# WHICH?

FULL OF GOOD SUGGESTIONS

OCTOBER 2002

# MONKEY PUZZLE

**NO DISH, NO SUBSCRIPTION – IS THE BBC'S NEW DIGITAL SERVICE RIGHT FOR YOU?**

## Car insurance

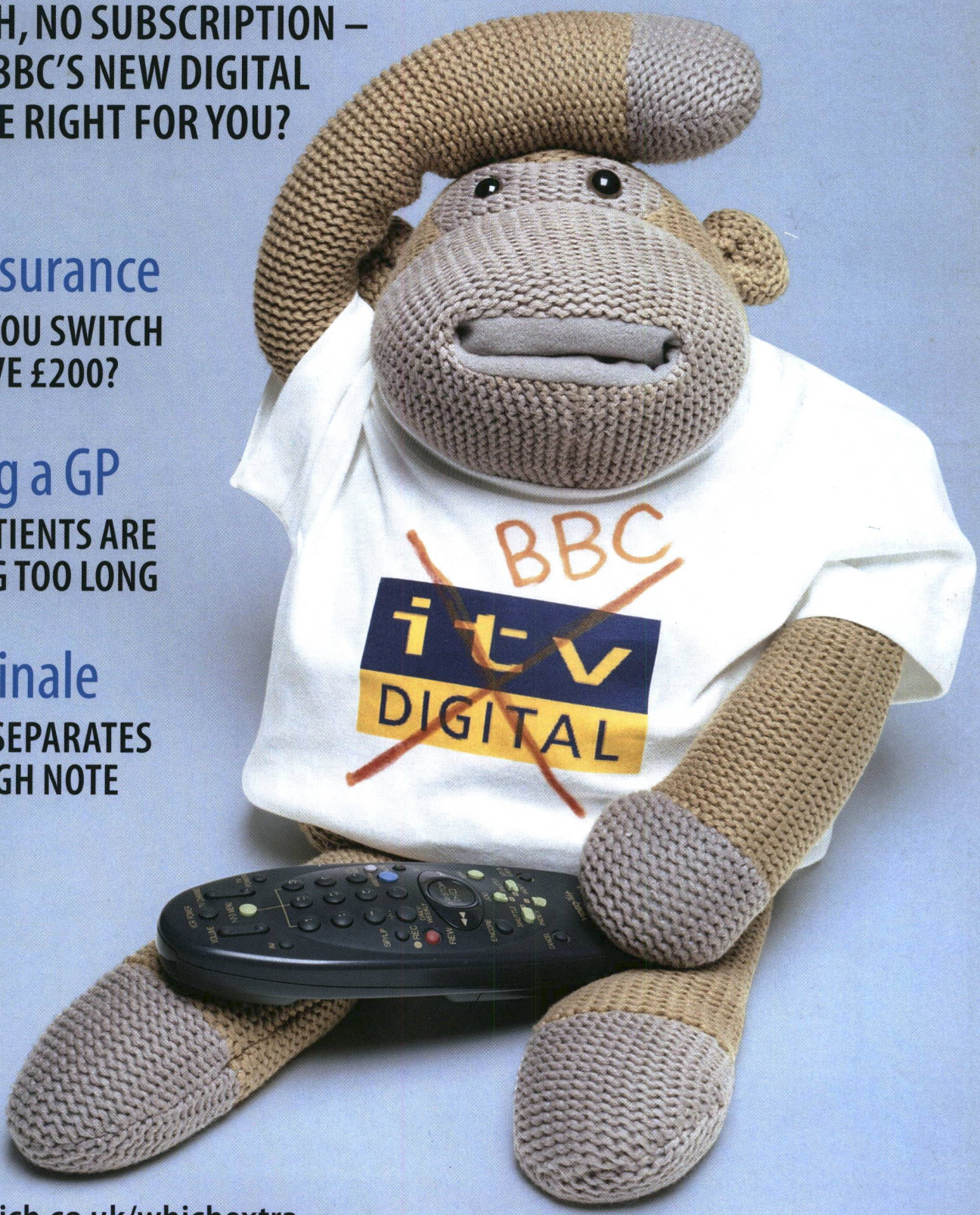
**COULD YOU SWITCH AND SAVE £200?**

## Seeing a GP

**WHY PATIENTS ARE WAITING TOO LONG**

## Hi-fi finale

**SONY'S SEPARATES HIT A HIGH NOTE**




www.which.co.uk/whichextra

# Interested in the BBC's 'free' digital service? We've got the full picture

We know from your e-mails and letters how many people have been waiting for a way to watch digital TV without paying for a subscription. So there should be considerable interest in the BBC's new 'Freeview' service. But Freeview has drawbacks, too. It offers only a limited range of channels with no option to upgrade to pay services if you eventually want them. You'll still have to buy a set-top box and possibly pay for an aerial upgrade to receive it. For the full picture, and test results on six set-top boxes, see p30.

This month we also focus on the millions of people who may have been mis-sold an endowment but still haven't complained – the first step to possibly thousands of pounds worth of compensation. Consumers' Association's new website – www.endowmentaction.co.uk – will help you decide whether you have grounds for a complaint and, if so, will help you write the letter. See p4 for more details.

Meanwhile, our Switch with Which? campaign continues – encouraging consumers to switch and get a better deal from their everyday products and services. As part of the campaign, we challenged the big four banks to give their customers a better deal and, last month, HSBC cut its overdraft rate by 3.5 per cent. That's undoubtedly a step in the right direction, but it's still significantly higher than the best rates around. If you want to find the best account for you, visit our website switchwithwhich.co.uk.

**Helen Parker,** Editor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**WHICH? extra** www.which.co.uk/whichextra

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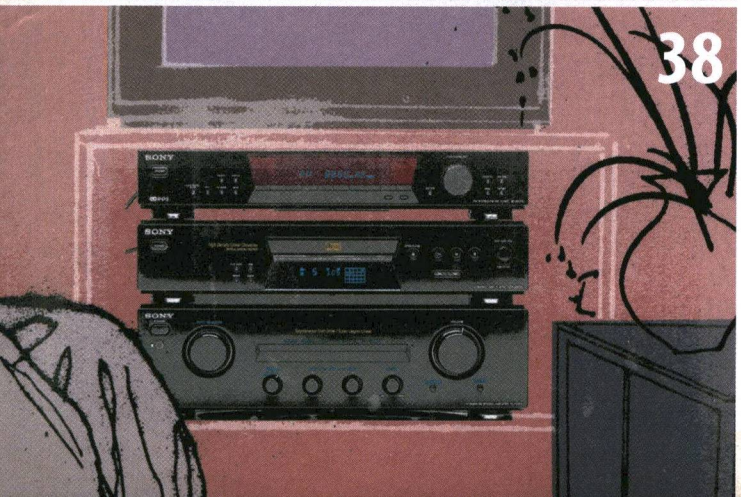
*Alison Eastwood names the thermal gear that came out on top: p26*

*David Brake helps you build a Best Buy hi-fi separates system: p38*

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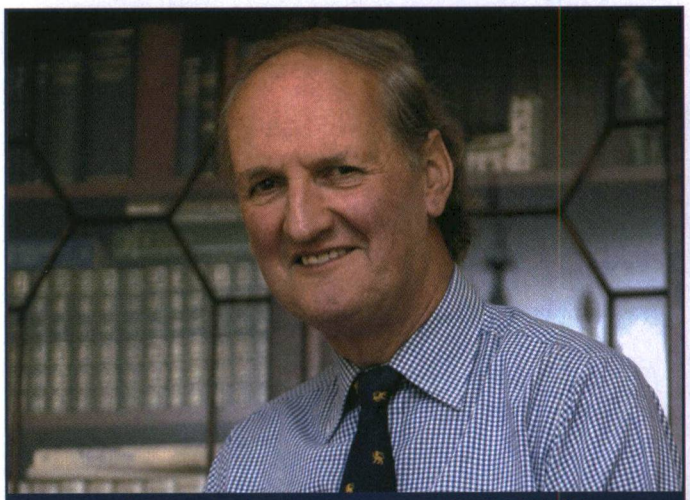
# insidestory

Consumer stories that make a difference



George Winch's endowment wasn't due to mature until his 75th birthday

## THE GREAT MORTGAGE FIDDLE: TIME TO ACT

Calling all those with endowment mortgages: chances are you were mis-sold the deal. The good news is that *Which?* and Consumers' Association (CA) have just launched the Endowment Action campaign and website to help you get justice.

About 6 million households are banking on an endowment to pay off their mortgage. Potentially millions of them were mis-sold the endowment. For example, many weren't warned of the potential risks of this type of financial investment.

In a recent CA survey, 61 per cent of 690 policyholders recalled being told the endowment would definitely pay off their mortgage. Since there is no such guarantee, this indicates widespread mis-selling.

If you think you're a mis-selling victim but haven't complained, now's the time to act. Our website – www.endowmentaction.co.uk – can help you decide whether you have grounds for a complaint, and, if so, it will help you write the letter.

Regulators acknowledge many endowments were mis-sold; and providers have already paid more than £300 million in compensation. Having a shortfall doesn't necessarily mean you were mis-sold the deal, but the Financial Ombudsman has upheld complaints in cases where homeowners hadn't wanted to take risks, making an endowment unsuitable for paying off their loan.

If you want to complain, you must do so first to the company that sold you the policy. If you're still unhappy, you can go to the ombudsman.

After reading in *Which?* about mortgage endowment mis-selling, George and Irene Winch, of Cambridge, complained about their Scottish Widows endowment policy, sold to them by Halifax in 1987. They complained that the risks hadn't been explained and that the endowment wasn't due to mature until George's 75th birthday. Halifax upheld the complaint and paid more than £5,000 compensation.

Overall, consumers are facing a shortfall estimated at billions of pounds in the endowments that were supposed to pay off their mortgage. About 80 per cent of recent letters sent out by providers to policyholders warned of a high risk that the endowment wouldn't be enough to pay off the loan.

If you have a shortfall, you'll find tips on our website for dealing with it.

Our campaign also needs your help. You can add your support to our call for the industry watchdog to get tough, and sort out the problem.

For a factsheet on endowments, see the Endowment Action website, or *Which?* members can order one, free, by calling 0845 307 4000 and quoting code ENDOW.

## DIRTY MEN OF BRITAIN

Thames Water was recently convicted of polluting a river with sewage waste and killing several hundred fish, including some expensive species in the nearby gardens of a country estate in Hampshire.

Thames' incompetence was described as 'exceptional' by Aldershot magistrates. But, sadly, this incident seems a mere drop to add to the cesspit of offences recently aired by the Environment Agency. It says last year saw a rise in the number of serious pollution offences, behind which was often management failure. The watchdog revealed England and Wales' worst polluters of 2001 in its annual roundup published in July. The top ten – those convicted of the most offences last year – included three water companies, with United Utilities Water Ltd joint worst.

The water giant's 12 offences included ignoring

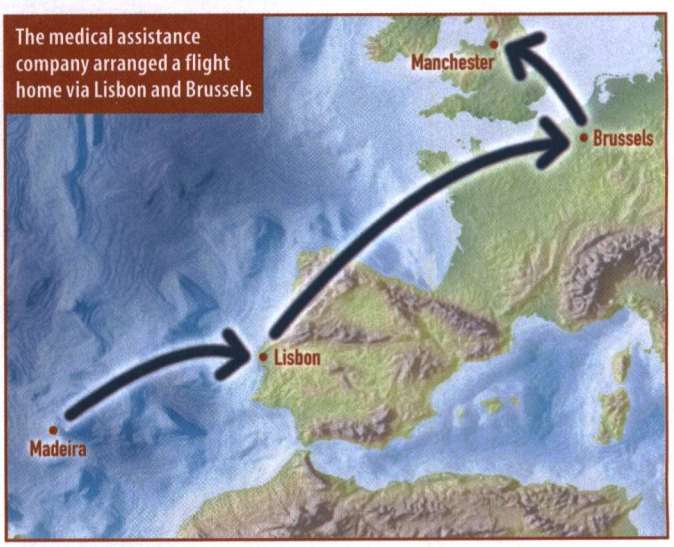
## TRAVEL INSURANCE

Margaret Hirst and her daughter Susan Georgiou, from York, have received a £2,141 insurance payout following a holiday from hell in Madeira last year. Susan, who was providing support for 85-year-old Margaret, had a heart attack while on holiday and had to postpone her flight home.

But the medical assistance company, Mapfre Asistencia, used by their insurer Axa Insurance, arranged a journey lasting almost nine hours and involving two extra plane transfers. Rather than flying direct to Manchester, Margaret and Susan were now due to fly to Manchester via Lisbon and Brussels.

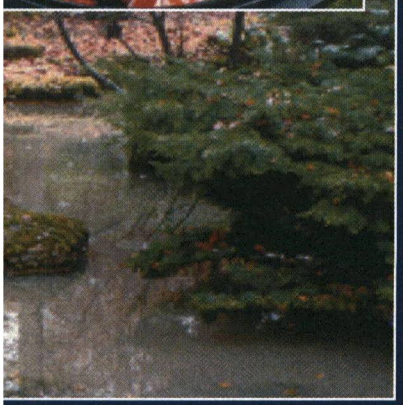
Having spent nine days in hospital and still requiring a doctor with her in order to fly, Susan felt she wasn't up to such a journey. But when she told Mapfre, it said Axa would withdraw all insurance cover if she didn't take this flight.

'I was upset and angry that Mapfre should use the threat of cancelling our insurance to make us accept their offer,' Susan told us. 'We were forced to make a decision on the spot.'




The medical assistance company arranged a flight home via Lisbon and Brussels

PHOTOGRAPHY PHILIP REESON, EWARD WINPENNY



Sewage waste leaked by Thames Water polluted a water garden in Hampshire and killed several hundred fish

one alarm and allowing sewage to leak into a Morecombe Bay estuary for days, and unplugging another alarm which was then out of action while raw sewage flowed into a brook. It was also found to have delayed acting over a raw sewage leak into Shap Beck, a stream in Cumbria.

It's no wonder companies are slow to act over pollution problems. As we said two years ago ('Dirty business', *Which?*, July 2000, p8), fines for these offences are often low. It seems little has changed and courts are still letting the offenders off lightly.

In July, Environment Agency chief Baroness Young said: 'The average level of fines is too low – we repeat our call for fines to match the crimes. More companies were prosecuted by the Environment Agency in 2001 than in previous years. The amount of fines levied in 2001, however, was down on the previous year, totalling £2.7 million compared with £3.1 million in 2000, and dropping the average fine in 2001 to just £6,410.'

**OFFENCES PROSECUTED IN 2001**

| COMPANY | No. of offences | Total fines |
|---|---|---|
| United Utilities Water Ltd | 12 | £70,500 |
| G Walker and Son Waste Disposal Ltd | 12 | £18,500 |
| Jewkes Trading Company Ltd | 10 | £20,500 |
| LP Griffiths Ltd | 7 | £14,500 |
| Magnox Electric Plc | 6 | £100,000 |
| CK's Supermarket | 6 | £10,700 |
| Stylo Barratt Shoes | 6 | £15,000 |
| Southern Refining Services | 5 | £76,000 |
| Thames Water Utilities | 5 | £57,000 |
| Yorkshire Water | 5 | £52,000 |

# VICTORY

Margaret and Susan rejected the flights. As it was several days before they could fly direct without a doctor with them, they had to pay for extra accommodation. With the new flights, this left them more than £2,000 out of pocket.

Back at home Margaret and Susan claimed for their expenses. But Axa wanted a letter from a hospital doctor in Madeira to prove that Susan hadn't been fit to travel on the flights arranged by Mapfre.

Susan replied saying she could not provide this letter. She felt that Axa, and its agents, had enough details to show she could not have made such an arduous journey. Axa's claims department failed to respond for ten weeks, so in April she complained to the Financial Ombudsman, on our advice.

In May, Axa apologised and settled the claim in full. It offered an additional payment of £105 as a goodwill gesture.

Axa told *Which?* that it was 'disappointed to note the standard of assistance provided was not up to the level we would expect' and 'while not relating directly to this instance, we no longer use the medical assistance company originally involved in this case.'

Margaret and Susan received a £2,141 insurance payout from Axa

# Dual interest rates – crunch time

A recent ruling will disappoint thousands of Halifax mortgage customers who asked to switch to a lower rate deal earlier this year.

Last March, Halifax introduced a lower 'standard variable rate'. Existing Halifax borrowers had to apply to switch. Those on special deals, such as capped or discounted rates, were rebuffed when they asked for this rate while it was still available. The Financial Ombudsman ruled this was unjust; Halifax paid compensation.

But another group of at least 20,000 customers discovered the rate too late. Many wouldn't have realised they were eligible until after the ombudsman made his first ruling – after which Halifax axed the offer (on 1 February). When customers applied after this, they were rebuffed. Some complained to the ombudsman.

Now he's ruled on a lead case from these complaints – in favour of Halifax. He said the bank had publicised the availability of the deal and the customer should have applied then, adding that the complainant 'was treated no differently from ordinary variable rate borrowers...'.

But only some customers got a letter about the lower rate – the ombudsman's office said it couldn't discuss this unfairness with *Which?*.

We think Halifax, which prides itself on 'always giving you extra', has shown itself to do anything but that. Nationwide, which also offered two rates, laudably said it would proactively compensate all affected.

The ombudsman recently ruled in favour of an Abbey National customer. The bank had said they would have to pay a redemption penalty to switch to its lower rate.

## CAMPAIGNING FOR YOU

- **Our Switch with Which? campaign is hitting home. Plenty of British Gas customers switched after we exposed its price hike early this year. Now, following our drive to encourage consumers to switch away from the 'big four' banks, our latest figures show 860,000 set to go. And one of the big banks, HSBC, has cut overdraft rates. While it's a step in the right direction, HSBC still isn't a Best Buy. If you're fed up with your bank, have a look at www.switchwithwhich.co.uk.**

- **Christopher Woodhead, 49, of Leeds, and Melanie Archer-Smith, 27, of Knaresborough, have appeared in a Leeds court charged with theft after a probe by the Serious Fraud Office. They're accused of stealing from companies including Seal Point Ltd, a firm we highlighted in 1999 after readers complained of hard sell.**

- **Access to NHS dentistry is 'patchy', says a new report from the Audit Commission. This backs our findings; we look forward to action.**

**Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns**

# The case of the vanishing patio

If you've ever moved into a house only to find the previous owner has nobbled the lightbulbs and curtain poles, you'll recognise the feelings of Hugh Taylor.

After moving into £3.15 million Eastington Hall, in Worcestershire, Mr Taylor discovered that 282 square yards of flagstones he'd seen on viewing the property had disappeared from the gardens, and the area had been turfed over.

The vendor, self-styled 'Baroness' Theresa Hamer, had also lied to Mr Taylor's solicitor, when he asked about the origin of a pile of flagstones he'd seen, before contracts were exchanged.

'Baroness' Hamer sold her home but took the patio to the Isle of Wight

The pile later went with Mrs Hamer to the Isle of Wight.

Mr Taylor sued Mrs Hamer, already infamous for her part in founding the pyramid-style scam Women Empowering Women (see 'How to dodge the dodgy', *Which?*, November 2001, p8).

The dispute reached the Court of Appeal, where, in July, it was held that Mrs Hamer must pay the cost of replacing and relaying them – £75,687 – on the basis that the contract for the sale included the flagstones. The contract was breached, so Mr Taylor was due compensation.

**● ACTION POINT**

Clarify what's included before you buy. Curtain poles and lightbulbs are a grey area. If your seller's solicitor is using the Law Society's protocol, the seller should complete a fixtures list.

## DOORSTEP BULLIES STOP!

Next month is the government deadline for energy companies to have mended their dodgy doorstep selling ways.

But June's complaints figures from Energywatch show the problem is still bad. The same offenders – London Electricity, which includes Virgin Energy, and Npower – keep turning up.

In May, Energy Minister Brian Wilson warned: I'll be asking Ofgem and Energywatch to report back to me on progress ...over the next six months. If the problem is not receding, further action will follow.' Time is up at the end of November.

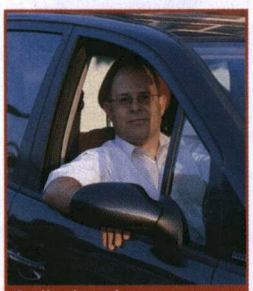
Last month the National Association of Citizens Advice Bureaux made a 'supercomplaint' about the entire doorstep selling industry to the Office of Fair Trading (OFT). The OFT will announce within 90 days of the complaint what action, if any, it will take.

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or e-mail **insidestory@which.net**. We're sorry but we can't reply individually.

# Knowing rights was key to £29,000 U-turn

A disabled driver who fell victim to car thieves has received £29,400, after citing a *Which?* article to his insurer when it initially rejected the claim.

Stelios Stylianou, from London, who has cerebral palsy and can't move quickly, was swiping his credit card at a petrol pump just a few feet from his BMW 325 coupé when thieves struck. Stelios, whose keys were still in the ignition since he was right next to the car, was powerless to stop them.



Stelios bought a new car with his insurance money

Immediately, Stelios contacted police and his insurer, More Than. The company rejected the claim, pointing to the policy term: 'When your car is left with no one in it, it must be left locked with the keys removed...'.

But Stelios had read in *Which?* ('How car insurers dodge paying out', October 2001, p6) about the Financial Ombudsman's criticism of insurance companies who hide behind small print such as this. Some were interpreting their 'keys-left-in-car' exclusion so widely it covered carjackings. The ombudsman says a car hasn't been 'left' when the owner is no more than a few feet away. Knowing this, Stelios complained to the Financial Ombudsman about More Than's decision, and the firm did a U-turn. It told *Which?*: 'When reversing the decision, we took into account the fact that Mr Stylianou was next to the vehicle at all times...'.

It admitted that the claim shouldn't have been rejected and added that that its claims handlers have received further guidance on the issue.

Stelios said: 'If I hadn't known the game, I would have lost.'

The car, stolen at a supermarket petrol station in London's Canary Wharf, was later recovered by police in Kent. It now belongs to the insurer.

As we went to press, the ombudsman had yet to rule on the case of Lawrence Neeson, which we highlighted last October. His car was stolen from his driveway while he was nearby. We'll update you.

**FURTHER INFORMATION**
**www.financial-ombudsman.org.uk**
Advises on how to make a complaint

## METRIC METER MARTYRS

Thousands of gas consumers were wrongly billed for years – because the industry mixed up metric and imperial meters.

Many more may not know they're victims of the muddle, says watchdog Energywatch. It could mean you've been paying too little for your gas – if your imperial meter has been treated as metric. If your metric meter's been treated as imperial, you'll have paid too much.

In May, Roy Izatt, of Tunbridge Wells, queried his high bill from Seeboard and found he'd paid almost three times too much, for more than a year, because it thought his metric meter was imperial. He got a £218 refund.

June Ritchie, of Glasgow, suffered the opposite problem. Last year, Scottish Power realised that she – and 450 others – had been underbilled and demanded she pay £580. The error had gone unnoticed for four years.

We contacted British Gas, Northern Electric and Gas, Seeboard and Scottish Power, which had all uncovered cases, totalling about 4,000. British Gas and Seeboard had written off the underbilled amount, but the others hadn't. When June complained to Energywatch, Scottish Power did halve the bill.

Energywatch believes firms should write off these debts. It says: 'It's unacceptable that customers should pay for the companies' cock-ups.'

**● ACTION POINT**

If you're concerned about a bill, contact your supplier. An imperial meter usually has four digits, a metric meter has five.

PHOTOGRAPHY JOE SHEEHAN, PA NEWS ILLUSTRATION CYRUS DEBOO

Oily fish is full of healthy nutrients, so why must we treat it with caution?

# FISH what's the catch?

*Amanda Bristow untangles the government's advice about eating oily fish*

Eating oily fish can reduce the risk of heart attacks and help keep your circulation healthy. But it can also carry health risks. Oily fish such as salmon, trout and mackerel may be contaminated with chemicals, while shark, marlin and swordfish contain high levels of mercury. Long-term exposure to these contaminants could pose a threat to health.

The Food Standards Agency (FSA) recommends that we eat one portion of oily fish a week. Yet we found that very few people are aware of this advice. In fact, most people don't even know which fish are oily. And the advice itself is vague and difficult to follow.

## ADVICE ON EATING FISH

The FSA recommends that we eat just one portion of oily fish a week in order to gain the health benefits but limit the risks of contaminants. Recently, it also advised that pregnant women, those planning to become pregnant, and people under 16 should avoid shark, swordfish and marlin due to high mercury levels. For other people, the advice is to eat no more than one portion of any of these fish each week.

But the advice isn't set in stone: the FSA is currently consulting experts to look again at the benefits and risks of oily fish, and to review its advice.

## WHAT THE PUBLIC KNOWS

We've discovered that the current official recommendations aren't reaching the public. Only about a sixth of fish eaters in our survey knew they should eat oily fish once a week: over half thought the advice was to eat two or more portions. And 61 per cent weren't aware that oily fish may contain contaminants.

Just 7 per cent recalled hearing the FSA's advice about mercury and fish, which was issued only a few weeks before. But none knew the details. A tiny 1 per cent knew that pregnant women should avoid certain types of fish because of mercury levels, but nobody could name these fish.

Most people were also confused about what's meant by oily fish. When we showed our fish eaters a list of different fish, sardines and mackerel were the only ones correctly identified as oily by most people. And 14 per cent wrongly thought cod was an oily fish.

## FISHING FOR ANSWERS

As there's so much confusion about the benefits and risks of eating oily fish, we've looked in detail at the issues to provide you with some answers.

### Which fish are oily?

The main types of oily fish we eat in the UK are herring, kippers, mackerel, marlin, pilchards, salmon, sardines, sprats, swordfish, trout and fresh tuna. The FSA told us that tinned tuna doesn't count as an oily fish. It contains lower levels of certain fats, so it's less likely to carry either the benefits or risks of oily fish.

### What are the benefits of eating oily fish?

Oily fish are the richest source of omega 3 fatty acids, which influence a range of functions including blood-clotting and reproduction. Some studies show that people with a higher intake of fish have a lower risk ▷

**OUR SURVEY**

A representative sample of 972 adults aged 15 and over was interviewed face-to-face in June 2002. The 717 who said they ate fish were asked about their awareness of, eating habits and attitudes to oily fish.

## ONLY A SIXTH OF PEOPLE KNEW THE GOVERNMENT GUIDELINES ON EATING FISH

of coronary heart disease (CHD). There's also evidence that eating fish oils reduces the incidence of CHD in heart attack survivors. So the benefits are likely to be greatest in those with the highest risk of CHD. Fish oils may have other beneficial effects. For example, they can help relieve symptoms of rheumatoid arthritis.

## A THIRD OF THE POPULATION IS EXCEEDING THE SAFE INTAKE OF CONTAMINANTS

### How do oily fish become contaminated with chemicals?

The main contaminants in oily fish are dioxins and polychlorinated biphenyls (PCBs). Both are manufacturing by-products that accumulate in animal fat and plant tissue. They turn up mainly in fatty foods such as dairy products, meat and fish. Oily fish and liver contain the highest concentrations. Once in the environment or our bodies, they break down slowly. So, although PCBs are now banned, they haven't disappeared from the environment.

### What are the risks?

Long-term exposure to PCBs and dioxins can cause toxic effects in animals, such as cancer and damage to the immune and reproductive systems. It's thought that they may cause cancer in humans.

If you eat more than one portion of oily fish a week, you're more likely to exceed the tolerable daily intake (TDI) for dioxins and PCBs. But this won't automatically result in a risk to health: the TDI is an estimate, with a safety margin built in. And because dioxins and PCBs build up in our bodies over long periods of time, short-term changes to your diet won't make much difference. What matters is your overall intake over long periods.

The FSA couldn't provide us with any clear answers about the health implications of eating more than one portion per week. A spokesperson simply told us: 'We don't recommend extreme consumption of any type of food.'

### Are there any controls over the chemicals found in fish?

The TDI for these contaminants was reduced last year to one fifth of previous allowed limits. And there are now European legal maximum limits for dioxins in food and animal feed, and plans to set a maximum level for PCBs by 2004. In addition, industrial sources of both types of chemical are now controlled to reduce emissions, and our dietary intake of them has fallen by 75 per cent in the last 20 years. However, it's estimated that a third of the UK population is still exceeding the TDI for these contaminants.

### Which is safest – farmed, wild or organic fish?

Contaminants in fish come from both the environment they live in and the food they eat. In theory, it should be easier to control levels in farmed fish – by ensuring that their feed (which comes from wild fish) isn't contaminated. However, research has shown that both wild and farmed fish contain PCBs and dioxins.

Organically farmed fish must meet agreed UK standards. These specify that at least half the fish meal and oil fed to fish must be from fish caught for human consumption and the rest from sustainably-managed sources. But it's not clear whether this means fewer contaminants. More research is needed into how the contaminant levels of farmed, wild and organic fish compare.

What is clear is that contamination doesn't depend solely on how the fish are raised. Location, time of year, and the fish itself (fat content, feeding habits, species, age and size) also play a part.

### Do I need to worry about fish oil supplements?

Dioxins and PCBs accumulate in fatty tissue and in the livers of some fish, so can occur in fish oil and fish liver oil supplements. Although cod isn't an oily fish, cod liver oil can be contaminated.

Recent tests by the FSA showed that some popular fish oil supplements exceeded the European maximum dioxin limits. Two products contained

PHOTOGRAPHY CLIVE ROWAT, IAIN BAGWELL

such high levels that their recommended daily dose provided more than twice the TDI for dioxins and PCBs. Such high levels could put millions at risk: our survey found that over a fifth of people who ate fish also took a daily fish oil supplement.

These products have since been withdrawn, and it's now an offence to place on the market any supplements that exceed the dioxin limits. But there's still a great variation between brands – and even between different batches – so it's not possible to know which ones are least contaminated.

## MERCURY CAN HAVE TOXIC EFFECTS ON THE BRAIN

### Are there any other sources of omega 3 fatty acids?

If you avoid oily fish altogether, you'll still get small amounts of omega 3s from meat and eggs. There are also some vegetable sources, including linseed (flaxseed), soya, rapeseed and walnut oils. These contain a fatty acid that our bodies can convert to omega 3s. However, evidence suggests that the vegetable sources may not be as beneficial as fish oils.

### What are the concerns about mercury contamination?

Shark, swordfish and marlin contain relatively high levels of mercury. Mercury is released into the environment by industrial processes. It drifts into waterways, where it's converted into methylmercury, a relatively toxic form, that finds its way into fish. Larger fish that feed on smaller fish accumulate the highest levels.

Mercury can have toxic effects on the brain and nervous system, particularly in unborn babies, babies and young children, whose brain and nervous system are still developing.

### What advice is given about eating fish in other countries?

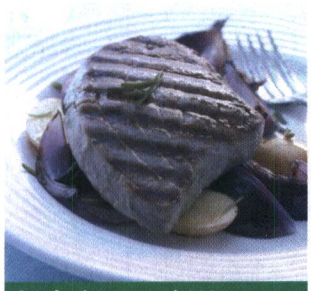
There are substantial geographical variations in the contaminant levels of fish. Fish from northern European waters, for example, are more contaminated than those living in the South Pacific. And fish from the Baltic Sea are thought to be twice as contaminated as those from the North Sea. Sweden and Finland are the only European countries that are currently permitted to sell fish from the Baltic Sea. Official advice in Sweden states that women of childbearing age should eat no more than one portion a month of oily fish caught in certain places, including the Baltic Sea.

There's varying advice about mercury-contaminated fish. In the US, pregnant women and women who may become pregnant are told to avoid shark, swordfish, king mackerel and tilefish. US advice also suggests that it's prudent for women who are breastfeeding and children to avoid these fish too.

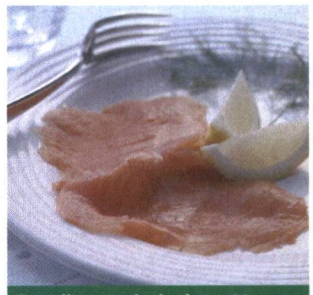
## WHAT'S A PORTION?

**The FSA advice to eat one portion of oily fish a week is helpful only if you know what it means by a portion. But it provides no guidance about portion size. And a 'normal' portion varies hugely, depending on the type of fish, as shown by the typical examples below.**

**We'd like the FSA to provide more actionable advice about how much oily fish to eat. For example, does a tuna steak provide the same amount of beneficial fatty acids as a smoked mackerel? And are there likely to be more contaminants in a slice of smoked salmon or a can of sardines?**

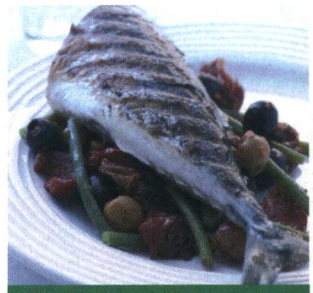


One fresh tuna steak 180g



Two slices smoked salmon 33g

One salmon fishcake 58g



One smoked mackerel 175g

(Weights are raw weights)

**FURTHER INFORMATION**

**www.food.gov.uk** FSA website for information about contaminants and fish

**www.who.int/fsf/chemicalcontaminants/index2.htm** World Health Organization website for information on dioxins, PCBs and other contaminants in food

## VERDICT

There are clear benefits from eating oily fish - but also potential risks. We're concerned that most fish eaters are unaware of the advice about how much oily fish they should eat, or that some people should avoid mercury-contaminated fish.

The FSA needs to ensure its advice reaches the people who need to know. Pregnant women and those planning to become pregnant are priority groups. And the advice itself must be clear and actionable – explaining exactly which fish are involved, what a portion means, and the risks of exceeding the guidelines.

We welcome the news that the FSA is bringing together experts to review the benefits and risks of oily fish, and we hope its future advice will be more detailed and easier to follow. In the meantime, we'd recommend that you eat oily fish no more than once a week, and remember that fish oil supplements – such as cod liver oil – may be contaminated too.

# When is a guarantee not a guarantee?

TSOs' w
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THE TIME Group
Trading Standards off
have warned 80,000
customers that their
ranties are inadequate.
When Time re

**'Guarantee (gærənˈti:)*n.* a promise that something will be done or will happen'. Doesn't sound complicated, does it?**

Yet it was beyond the grasp of Tempo, Tiny, and Dan. They sold guarantees to around a million people that were worth nothing when the companies went belly-up. Worryingly, our research shows that the same could happen again.

*Which?* has said for years that most extended guarantees on electrical items don't make financial sense. The chances are that an appliance won't break down during the period covered. If it does, the cost of repair is usually less than the cost of an extended guarantee. And now there's another reason to avoid some extended guarantees – if the company goes bankrupt, they might not be worth the paper they're written on.

## RELIABLE GUARANTEES

Extended guarantees tend to be sold as either a warranty or a service agreement. Most people will probably think they are the same – after all, both act as a safeguard against future problems. And the term 'warranties' is sometimes wrongly used to describe extended guarantees in general. However, there is a big difference. Warranties are usually backed by an insurer, whereas service agreements are not. So, although a service agreement may seem like a type of insurance, often it isn't.

Insured guarantees offer three lines of protection. First, the Financial Services Authority makes sure insurance companies have enough funds to meet any claims. Second, if you are unhappy with how the company handles your claim, you can take your complaint to the Financial Ombudsman. Finally, if the insurance company goes bust, you can claim compensation from the Financial Services Compensation Scheme.

Some uninsured guarantees are backed by a trust fund, rather than by an insurer. This should provide policyholders with adequate protection – but only if the funds are well administered and enough money has been set aside. No official checks have to be made to ensure this happens. Also, service agreements are not regulated and there is no independent arbitration scheme.

## UNRELIABLE GUARANTEES

Trust funds offer some protection – the real bad guys are the retailers who don't insure their guarantees or set up trust funds. We checked the major electrical retailers and depart-

## HOW TO AVOID DODGY GUARANTEES

If you want to buy an extended guarantee, there are a few things you can check to make sure that you don't find yourself stuck with a dud a few months later.

First, ask the sales person what provisions have been made in case the company goes under. You should never rely on this information alone, though.

Check the literature for evidence that cover is provided by an insurer or backed by a trust fund. Also, check carefully whether the whole guarantee is insured or whether just part of it is. For example, the theft and accidental damage part may be the only part covered.

If there's no insurance or trust fund, think carefully about the company in question. Do you know anything about it? And how much of your money is at stake if the guarantee did suddenly become worthless?

How you pay can also affect the security of your guarantee. If it costs over £100, pay by credit card. The card issuer will then be jointly liable with the guarantee provider if you have a claim. See 'Hidden benefits', *Which?*, May 2001, p42 for more information.

Similarly, if you paid under a finance agreement, your contract will be with the finance company and you can claim against it. However, some finance deals have high interest rates, so be careful.

And watch out for the small print. For example, under many guarantees, if an item is replaced because the cost of repair is too much or the damage is too great, the cover is terminated. So, if a product has to be replaced one month into the extended guarantee period, the remaining time – usually between two and four years – is no longer guaranteed.

Worse still, some retailers will claim through other insurers to reduce their contribution. Simon Banbury was puzzled to discover that he had lost the no-claims bonus on his household insurance, worth £180 over three years. Simon was astonished to find that, after he'd claimed for a stolen camera through PC World's guarantee, PC World had gone to his insurer and made a claim on his behalf. 'It was morally unfair,' he says, 'it was a totally separate policy from my household one.'

PHOTOGRAPHY ROBIN BECKHAM

rning over
anties

# Tiny saga drags on

Time Computers has extended the deadline for its warranty support negotiations with the credit-card industry.

Despite initial threats to withdraw from the negotiating table, Time Computers continued discussions with plastic providers about who should pay for Tiny customers' warranty support. Time bought the remnants of Tiny when the company went bust earlier this year.

Offering a stay of execution to the estimated 80,000 former Tiny customers who paid for warranties by credit card, Time has set a new deadline for the conclusion of talks. At the time of going to press, a Time spokesman told us that discussions were 'progressing well'.

The situation has looked bleaker in recent times, with Time threatening to end talks if the credit card industry

The Guardian's consur

**Time stands still**

Long and loud are the laments from readers who, desperate to avoid Time computers (see previous issues ad nauseam) leapt straight into the arms of Tiny. Tiny, as many of you will have read, went into administration at the end of January and was taken over by none other than Time. Since then, customers awaiting deliveries have been in limbo while Time makes up its mind where its responsibilities lie (a conundrum that seems always to have

# The bad guys

## Tiny, Tempo and Dan should set the alarm bells ringing for other companies

In the wake of recent events, we'd expect other retailers – whether they're selling computers, cars or beds – to sort their act out. Otherwise, millions more customers could lose out.

**Tempo** Tempo went belly-up last September, leaving around half a million guarantees worthless. For those who paid for the guarantee by credit card, or through a finance agreement, all is not lost. Funds were found by the financiers involved to pay Dixons to honour these guarantees. For more information, call 0870 600 1550 or write to Coverplan Customer Services, PO Box 1686, Sheffield S2 SYB.

But as for the 100,000 customers who paid by cash? They're left with nothing.

**Tiny** Tiny went under with 350,000 guarantees uninsured. Time bought it, and did agree to honour guarantees paid for by cash or through a finance agreement. But this is a goodwill gesture – new contracts haven't been issued, so Time could stop providing support at any time.

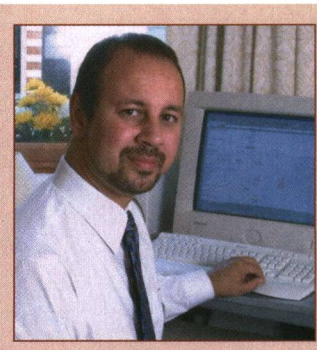
The 80,000 customers who paid by credit card will have to apply for compensation through their credit card company.

Even those who qualify for help won't necessarily get onsite repair or the repair of peripherals, such as printers – a key selling point of Tiny's extended guarantee. Graham Young contacted us with a prime example of this. He spent £450 on a five-year guarantee from Tiny, and was stunned to find that it was not insured.

Because Graham paid through a finance deal, Time agreed to fix his problem – but he didn't get the onsite repair that he paid £450 for. Then, Time rang him up to offer a £500 upgrade – including guarantee. He was not impressed.

The administrator for Tiny, Grant Thornton, is trying to make set up permanent arrangements for everyone. You can write to it at Grant Thornton House, Melton Street, Euston Square, London NW1 2EP. You can ring Time on 0870 1606050.

**Dan** In June, Dan Technology went bust. OE Group Ltd, owner of Stone Computers, bought its assets – but not its obligations. The receiver, BDO Stoy Haward, was still trying to make arrangements as we went to press. You can write to it at 8 Baker Street, London W1U 3LL.



**'AFTER PAYING £450 FOR A FIVE-YEAR GUARANTEE, I WAS LEFT UP THE RIVER WITHOUT A PADDLE'**

**Graham Young**

ment stores. All had arranged trust funds or insurance to back their guarantees. However, computer retailers – even big brands like Apple and Dell – are not pulling their weight. Few have taken adequate steps to ensure that their extended guarantees are protected if they stop trading.

Neither Tempo nor Tiny bothered to back their schemes, which was why 850,000 policyholders were initially left without cover. And when PC retailer Dan Technology went into receivership earlier this year, many thousands were left unlikely to get the service they paid for.

Clearly, there's just a touch of hubris at play here. Companies may argue that they are far too profitable ever to go bust, so it's unlikely to be an issue – but look at Tempo. Between 1997 and 1999, it had doubled its profits and was opening a new store almost every month.

Similarly, there was a time when few people were predicting the collapse of PC sales.

### WHICH? SAYS

We think retailers and manufacturers should be obliged to make sure that the guarantees they're selling are just that – real guarantees.

The Treasury is currently deciding whether to make the regulation of all insured guarantees compulsory under the Financial Services Authority. But, whatever it decides, uninsured guarantees definitely won't be covered.

We think that the Treasury needs to make sure that regulation does not drive more companies away from properly protected guarantees.

# allchange

What's new on the high street

## DIGITAL RADIO FOR £99

The Pure Digital Evoke-1 doesn't have many advantages over analogue

Digital radio offers access to a whole raft of new stations unavailable to those with conventional analogue sets. But, until now, the high price of receivers has kept it out of the reach of most consumers. But now the first sub-£100 portable digital radio has hit the market. Should you be tempted?

The retro-styled Pure Digital Evoke-1 is a fairly hefty beast. It's about the same size as a conventional portable, but at 1.4kg it's not exactly lightweight. And it's only mains-powered so not much use in the garden unless you've got a very long extension lead.

But, that aside, the radio is easy to use. Extend the aerial fully before you first switch it on and it automatically scans the airwaves, looking for all available stations, before storing them alphabetically. Tuning to individual stations is then simply a matter of spinning the dial until the name of the one you want appears, and then pressing the control to select it. The display is a good size and the controls are well spaced and easy to use.

But what does it sound like? We compared it with a classic Roberts radio that we know to have good sound quality. Although fine for speech and pop music, we found the Evoke-1 wasn't as good for classical and had a dry or flat sound.

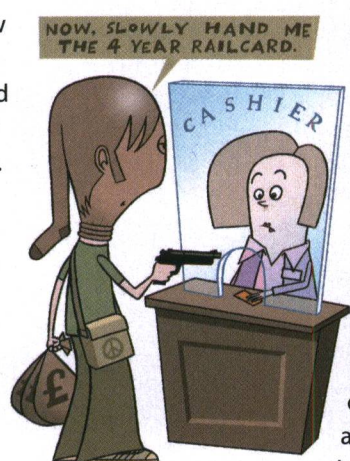
So what do we think in general? Not bad but could do better is probably a fair summary. Even at the cheap-for-digital price of £99.99, the Evoke-1 is expensive when compared with a good quality analogue set and, apart from letting you tune into additional radio stations, doesn't offer you a whole lot more, and has only a mono speaker. And the lack of battery power is a major drawback on a 'portable' radio.

If you do feel like splashing out, remember that digital radio coverage is not national – you can do a postcode check at www.ukdigitalradio.com. See our main article 'Take radio control', *Which?*, May 2002, p21, for more on digital radio.

The Evoke-1 is available through hi-fi dealers and high-street retailers.

## THE BEST STUDENT ACCOUNTS

First-year university students face many challenges ahead, but finding a decent bank account shouldn't be one of them. We've had a look at the new bank accounts on offer for students and there are plenty of good ones out there.




The table right outlines the deals available. To find the most generous account, we've added up the total overdraft available over a typical three years of study. Lloyds TSB offers the best deal overall, with a £1,500 interest-free overdraft in each of the three years. Co-operative Bank and Smile offer the highest limit in a single year, both allowing third-year students to borrow £1,800. Clydesdale, Bank of Ireland, First Trust and Yorkshire Bank are the worst – none offers an interest-free deal at all.

Some banks also offer an incentive to new students – the best of which is probably HSBC's offer of a free four-year railcard, worth £72. However, when choosing a student account, we'd advise that you look first at the interest-free deals available. For those students lucky enough to run their accounts in credit while studying, Clydesdale offers the best interest rate of 3.1 per cent.

### Student accounts

| Issuer | Total interest-free overdraft over three years (£) | Yr 1 overdraft limit (£) | Yr 2 overdraft limit (£) | Yr 3 overdraft limit (£) | Authorised overdraft rate (%)[1] | Credit interest rate (%) |
|---|---|---|---|---|---|---|
| Abbey National | 3,750 | 1,000 | 1,250 | 1,500 | 8.7 | 0.1 |
| Bank of Ireland | none | none | none | none | 4 | 0.5 |
| Bank of Scotland | 4,250 | 1,250 | 1,400 | 1,600 | 9 | 1.25 |
| Barclays | 3,750 | 1,250 | 1,250 | 1,250 | 8.9 | 0.1 |
| Clydesdale Bank | none | none | none | none | see[2] | 3.1 |
| Co-operative Bank | 4,200 | 1,000 | 1,400 | 1,800 | 9.79 | 0 |
| First Trust Bank | none | none | none | none | 6 | 0 |
| Halifax | 3,000 | 750 | 1,000 | 1,250 | 7.2 | 2 |
| HSBC | 3,750 | 1,000 | 1,250 | 1,500 | 5 | 0.1 |
| Lloyds TSB | 4,500 | 1,500 | 1,500 | 1,500 | 6.9 | 0 |
| NatWest | 4,250 | 1,250 | 1,400 | 1,600 | 0 | 0.1 |
| RBS | 4,250 | 1,250 | 1,400 | 1,600 | 14 | 2 |
| Smile | 4,200 | 1,000 | 1,400 | 1,800 | 9.9 | 3 |
| Ulster Bank | 1,500 | 500 | 500 | 500 | 5 | 0 |
| Yorkshire Bank | none | none | none | none | see[2] | 2.6 |

1 Applies to agreed overdrafts above the interest-free limit
2 On overdrafts of £1,000 or less, the rate is 5.16 per cent, 7.19 per cent thereafter

PHOTOGRAPHY CLIVE ROWAT ILLUSTRATION SIMON COOPER

# BLOCK OUT BACKGROUND NOISE

Is it so noisy on the train that you have to crank up your personal stereo to ridiculous volumes to hear it over the din? Panasonic thinks it's got the answer to this particular problem – a pair of noise-reducing headphones that can be used at home, at the office or on the move.

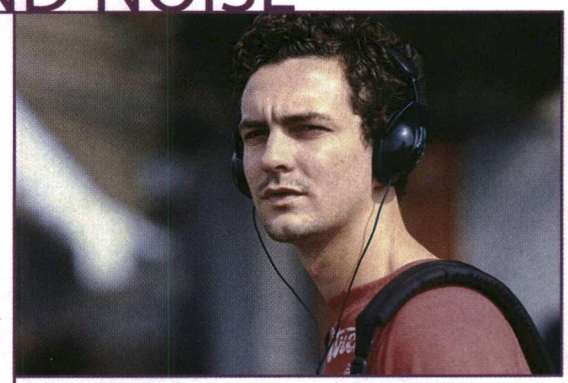
The Panasonic RP-HC100 are on-ear headphones with an adjustable headband that folds up for easy storage. The noise-reduction system is completely built in, and can be switched on and off.

We tested the sound quality against the Grado SR60 headphones, £90, which were Best Buys in our last report ('For your ears only', *Which?*, June 2002, p24). We found the Panasonic headphones lacked definition and, at higher frequencies, had a dull and lifeless sound. Our listening panel rated the Grado headphones as good, but by comparison the Panasonic headphones were only average.

For noise-cancelling purposes, the headphones fared better, and we noticed a good overall reduction in background noise. Our experienced listeners found noise was reduced over a broad range of frequencies.

Listeners agreed the headphones were comfortable, and the folding headband is useful. They are a bit heavy (179g) for use on the move, and don't come with a carrying pouch. We thought the cable was too long to use with a personal stereo but too short to use with a home hi-fi.

Although the sound quality isn't great, the noise reduction feature works well, so they might be worth a try. They cost around £45 from airports and Shop@Panasonic.

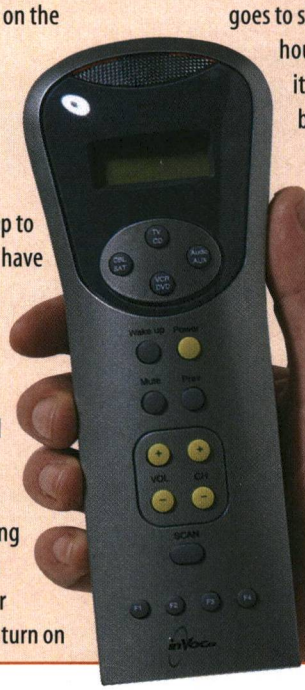


# A gadget for couch potatoes

Shouting at the telly could take on a whole new dimension with InVoca's voice-activated remote control (£80 from Innovations). It's a universal remote that uses voice commands to operate your TV, VCR, DVD, and other audio visual equipment. So there's no need to stir from your chair or to negotiate several separate remotes – you just leave it on the coffee table and talk.

There's a fair bit of setting up to enable the remote to recognise and interpret your voice commands (plus those of up to three more users). You also have to program the device to operate your equipment, but the instructions are easy to follow. You're then free to do all the stuff you'd normally do by talking rather than by pressing buttons. This can be anything from a channel change to a sequence of commands. For example, the remote could turn on your TV, select a channel and alter the volume in just one move.

We found the remote worked well. It wasn't fazed by the strong regional accent of one tester and responded accurately to commands. The only niggles were that it's not clear whether the remote can be upgraded to operate new equipment, and it goes to sleep if not used for half an hour (you press a button to wake it up). It's quite large and bulky, but it does minimise coffee table clutter. There's an obvious novelty value in being able to tell your audio visual equipment what to do. And it might appeal to people who are less mobile or don't like using normal remotes.



This universal remote from InVoca responds to voice commands

# IRONING BY NUMBERS

You've probably seen the TV adverts for the new Morphy Richards 40620 Comfigrip Digital iron, around £70, and wondered what the fuss was about.

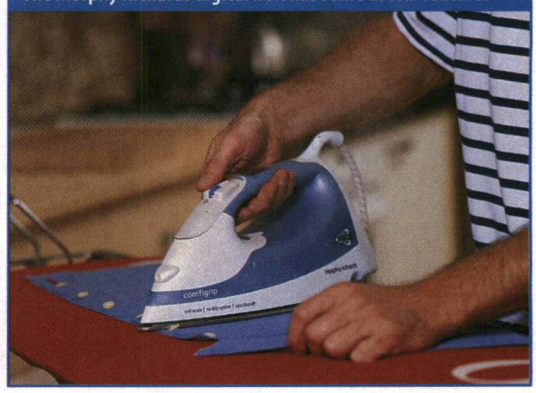
Well, don't expect anything too revolutionary, but it's fairly nifty nonetheless. We compared it with an updated version of a current Best Buy iron – the Philips GC 4018 Azur, £45, which replaces the GC 4015 Azur (see 'Full steam ahead', *Which?*, July 2002, p22) – and found it has some useful features.

You set the temperature as with any normal iron (●, ●● or ●●●), but the digital display of the Morphy Richards shows the chosen setting and whether it's heating up, cooling down or ready to use – at which point it also bleeps to let you know. The display is most useful when changing from a hot to a cool setting as it shows when the iron is too hot to use. It didn't heat up as quickly as the Philips, but it keeps a more consistent temperature.

The auto shut-off works well too – this cuts the power if it's left for 30 seconds in the ironing position or eight minutes on its heel – so no more worrying if you accidentally leave the iron on.

Otherwise, the digital iron has all the features found on the Philips Best Buy, but is slightly more cumbersome to use. Our main reservations are that it's too easy accidentally to touch the temperature controls when ironing, and costs considerably more than the Philips Best Buy.

The Morphy Richards digital iron has some useful features



# Is Nectar the bee's knees?

Loyalty schemes are all the rage, and yet another one has just been launched. Nectar, though, looks set to be the biggest yet – expecting to sign up 50 per cent of all UK households. You can collect points on your Nectar card by shopping at Sainsbury's, Debenhams and BP and paying with Barclaycard.

Nectar points can be exchanged for thousands of rewards ranging from Odeon cinema tickets to flights with BMI or Virgin Atlantic. For each pound spent in Sainsbury's and Debenhams you'll get two points, and you earn a point for every £2 spent on Barclaycard. A point is awarded for every litre of petrol bought at BP. You can earn extra points by paying in these outlets with your Barclaycard or any of the companies' own credit or store cards. But what are Nectar points worth? They appear to be quite good value. Spending £252.50 at Debenhams will earn you 505 points – enough to get a free McDonald's Extra Value Meal or movie rental from Blockbusters. This is equivalent to 1.58p in the pound. Using Barclaycard alone gives you just 0.4p in the pound, compared with slightly more favourable amounts given by cashback cards, which are typically between 0.5 and 1p per pound spent. But if you use Barclaycard to pay for purchases from Debenhams, Sainsbury's or BP, this will give you much better value – almost 2p in the pound. You can join Nectar by picking up a registration pack in any of the participating outlets or by registering online at www.nectar.com.

nectar

You can collect points on your Nectar loyalty card by shopping at participating outlets such as Sainsbury's

# MORE CHEAP FLIGHTS ON OFFER

Charter airlines Britannia Airways and My Travel Group (ex Airtours) have jumped on the cheap-flights bandwagon and are selling charter flights online.

My TravelLite is the new low-fares airline from My Travel Group, which will operate daily from Birmingham airport to Alicante, Malaga, Geneva, Paris (Beauvais) and Belfast International. Britannia Direct from Britannia Airways is a new flight-booking service that allows holidaymakers to book flexible flights on existing charter flights. Although it's been possible to book seats on charter airlines for some time, Britannia Direct has introduced more flight-only options from all the major UK airports to 40 destinations. You can also book single or return flights, so you're not restricted to a seven or 14-night stay.

We chose a range of destinations to see how their fares compared with other airlines.

A flight from London to Venice in September was over 40 per cent more expensive with Britannia Direct (£152) than with Ryan Air (£86). For a return flight to Malaga on 24 October, Go (£86) and Easy Jet (£110) were the cheapest. My TravelLite offered the best deal to Malaga during the Christmas holidays (£226) while Britannia Direct's price (£296) was in line with other airlines we looked at.

My TravelLite gave us an excellent price to Alicante in January – £58 compared with £116 (the highest price we found) with Britannia Direct. Britannia quoted the best price for a week in Florida, leaving on 15 July next year – £516 compared with £556 with Air 2000. But a January flight wasn't such good value at £366, compared with £299 for a flight with British Airways.

All in all we found some good deals with MyTravelLite, but Britannia Direct was the most expensive choice for some journeys. Also, as it doesn't operate daily flights, you have to be flexible with travel dates. Nevertheless, we welcome increased competition among airlines and we're pleased to see them catering for people living in areas other than the south east.

ROUND UP

## Top marks to Hyundai

Hyundai cars last month launched a five-year unlimited warranty on all new cars in its range. It includes three years RAC breakdown cover and is transferable to the new owner if you sell your car. Although it's not among the best manufacturers in terms of reliability, Hyundai does come in the top half of our league tables, and we think it's great that a company is putting such faith in its cars. We hope that other manufacturers follow suit. The warranty applies only to cars driven by private motorists and has the usual small print, but it does give peace of mind to owners.

PHOTOGRAPHY GETTY-ONE STONE, CLIVE ROWAT

## TEETHING TROUBLES

Gengigel is a new mouthwash and gel that claims to relieve the symptoms of gum disease such as sore, red and swollen gums that bleed when you eat or brush your teeth. Gum disease occurs when bacteria (plaque) collect between your gum and tooth, causing swelling and tissue damage. Gengigel's active ingredient, hyaluronic acid, is found naturally in healthy gums and is thought to play a role in reducing inflammation and healing damaged tissue. It's the first time this ingredient has been used in a dental product in the UK. But, at around £6.79 for 20ml of Gengigel gel, and £8.39 for 150ml of mouthwash, is it worth the money?

Our three experts agreed that there is some evidence that Gengigel can be effective in treating gingivitis, the less serious form of gum disease. But, to date, there's no evidence that it's more effective than a good oral hygiene routine.

A good routine involves brushing and flossing between teeth twice a day to remove plaque, and regular visits to the dentist or hygienist for thorough scaling and gum assessment. It's certainly a cheaper way to prevent and treat gum disease. And if you think there is something wrong with your teeth or gums, pay a visit to your dentist rather than the chemist's counter.

# Tiscali's price promises

'Find cheaper calls and we'll refund the difference'. That's the price promise Tiscali UK is using to help relaunch its home phone service, Smart Talk. Tiscali UK claims to monitor competitors' prices constantly to offer the cheapest deal. But is it really any cheaper than the rest?

We compared Smart Talk's call rates with BT Together and the seven indirect service providers featured in last month's phone report ('Calling for change', *Which?*, September 2002, p24). Smart Talk came top for ten-minute local daytime and national evening calls. It also matched One.Tel on the cost of calls to Australia, France and India.

One.Tel is 2p cheaper than Smart Talk, however, for a ten-minute national daytime call. And a ten-minute local call in the evening is a penny cheaper with Saga and, at the weekend, 2p cheaper with Npower. However, Tiscali UK bases its price promise comparisons on the cost of a three-minute call. This means that providers who apply a minimum call charge of 4p or 5p, such as Npower and Saga, always compare badly, even though they may be cheaper over a longer period of time.

Tiscali says this is fair as the average UK call lasts three minutes. We think that, if you make lots of short calls, a phone service such as Smart Talk could well suit you.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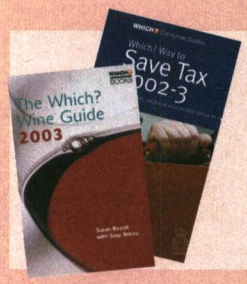


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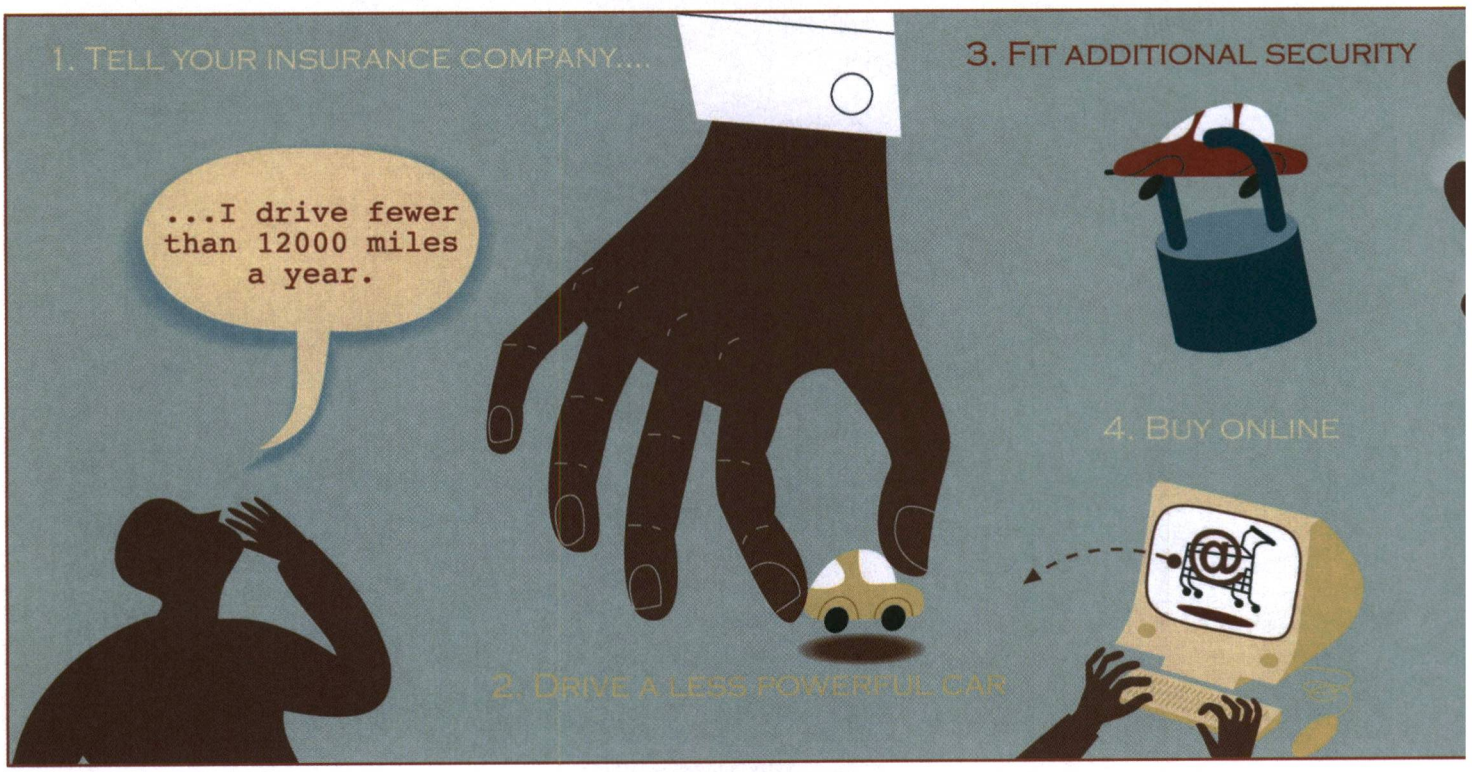
# DRIVING DOWN PREMIUMS

## Car insurance continues to get more expensive, but there's plenty you can do to reduce the costs




The cost of car insurance is higher this year than last, but you can save money by shopping around each time you get your renewal. The average premium for comprehensive cover is about £740, but this can be reduced to around £525, so it's well worth contacting a few of our Best Buys and comparing premiums. There are also several other things you can do to help reduce your premiums further.

### GENERAL MONEY-SAVING TIPS

Follow our advice to ensure you don't pay over the odds for your car insurance.

- Tell your insurer if you travel fewer than 12,000 miles a year or if you don't use your car to travel to work.
- Remove any named drivers who don't use the car. Remember, you can usually add a driver to a policy for a specific period at short notice, and for a minimal increase in premium, as and when you need to.
- Fit additional security – for example, an alarm or immobiliser. Before you fit the device, you need to check that it will entitle you to a discount on your premiums.
- Buy your insurance online. Some companies offer extra discounts – typically 5 or 10 per cent – if you buy over the internet.
- Make sure you aren't paying for cover you don't need. For example, check that you aren't paying for legal expenses cover that you have elsewhere. You should also make sure you use a realistic value for the replacement cost of your car.
- Take further training as this could reduce your car insurance costs. For example, the advanced driving test run by the Institute of Advanced Motorists will give you a discount with some insurers.

### YOUNG DRIVERS

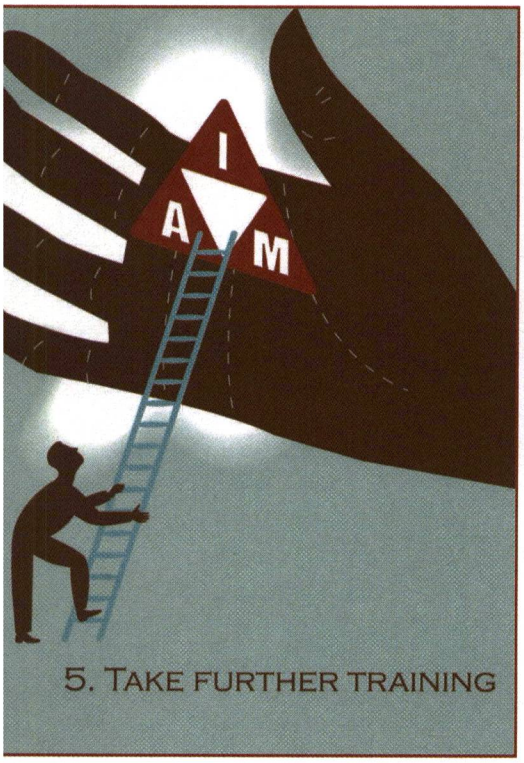
It can be difficult or prohibitively expensive for younger drivers to find a suitable car insurance policy. Premiums for young drivers tend to be much higher than those for older people. For example, the average cost of a policy for a driver aged 25, living in a low-risk area and driving a low-risk car, is around £300. But a couple aged 52 living in the same area and driving the same car

### YOUNGER DRIVERS MONEY-SAVING TIPS

**There are several things that young drivers can do to reduce premiums or get cover in the first place**

- Take out third party, fire and theft cover instead of comprehensive cover as it's cheaper. But remember, third party, fire and theft doesn't cover the cost of repairing or replacing your car if you are at fault in an accident
- **As long as you don't own the car and aren't the main driver, you could be added to your parent's insurance as a named driver, or you may already be covered if they have a policy that covers any drivers**
- Increase the excess on the policy
- **Drive a less powerful car (in a lower insurance group)**
- Drive a less valuable car
- **Take some further training such as Pass Plus (see opposite).**

PHOTOGRAPHY APEX NEWS & PICTURES ILLUSTRATION ANDREW BAKER

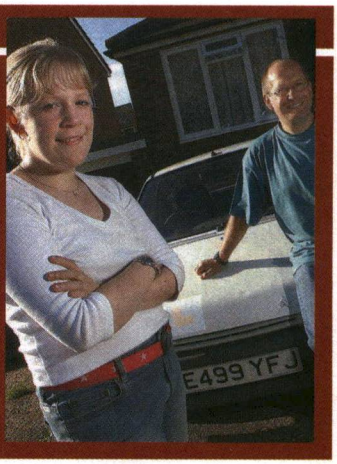



5. TAKE FURTHER TRAINING

## LEARNING THE HARD WAY

The only way Rebecca White has been able to afford to insure herself to learn to drive in the family's Citroën AX has been to add herself on to her father's insurance policy. Andy, Rebecca's dad, managed to save them nearly £1,000 by phoning a selection of insurers and brokers and looking on the internet. The best quote by far was from CIS, one of our Best Buys, with a premium of just £408. Other companies had quoted up to a whopping £1,350 for similar cover. The policy from CIS is in Andy's name, but covers any driver. This includes Rebecca, even though she is learning to drive and has only a provisional licence.

Andy also decided that, given that the car is 15 years old and has a relatively low value, it makes sense to insure it for only third party, fire and theft, to help keep costs down.




would be charged only around £160, over 45 per cent less.

Newly qualified drivers and drivers younger than 25 have to pay even higher premiums. Their lack of driving experience means they probably won't be eligible for the same no-claims discounts that more experienced drivers may be entitled to. For example, a 17-year-old who has just passed his driving test, living in the same area and driving the same car as before, would be charged, on average, a staggering £1,950 for a year's insurance cover. That's equivalent to £163 a month, 12 times more than the older couple would pay.

To make matters worse, the young driver in this example would have an average excess of almost £350, but the older drivers would have excesses of less than £100 on average. These higher excesses make it even more expensive for young drivers if they have to make a claim.

One way around these high premiums is for parents to add children to their insurance policy. For example, it would cost around £400 to insure a 20-year-old and a 52-year-old couple in a low-risk car and low-risk area, although the excess would increase on average to £250 from less than £100. However, being added on to a parent's policy is only possible where the young driver doesn't own the car and isn't the main driver of the car. If the car belongs to the young driver, or he or she is actually the main driver, then the insurance policy must be in their name.

**Pass Plus** Newly qualified drivers may be able to save money by taking a Pass Plus course. Pass Plus is run by the Driving Standards Agency and gives new drivers additional practical driving experience – for example, driving at night, on dual carriageways and motorways. Once the course has been completed, it normally gives a discount equivalent to one year's no-claims discount. You can get further details of the course and a list of insurers that recognise Pass Plus at www.passplus.org.uk.

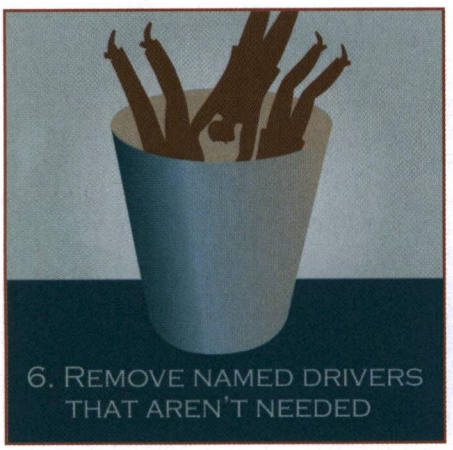
### OUR BEST BUYS

We've analysed more than 2,700 premiums from around 30 insurance companies to find the cheapest policies. We've included policies that are available only through a particular company and can't be bought elsewhere. This includes some intermediaries and brokers who sell policies branded in their own name (for example, AA). We also take excesses into account when choosing the Best Buys.

The Best Buys in each category are listed in order of cost, starting with the cheapest. They're based on male drivers, but they should also be good value for women, as we found in our last Best Buy car insurance report ('Jacking up the costs', *Which?*, September 2001, p34). In that report we compared quotes for men and women and found that most companies that were Best Buys for men were also Best Buys for women. We have also looked at car insur-

### Best Buys for young drivers

| | Comprehensive | Third party, fire, theft |
|---|---|---|
| | Driver aged 17-21 | Driver aged 17-21 |
| **Low-risk areas** | | |
| Car group 1-7 (low risk) | Liverpool Victoria | Hill House Hammond |
| | A Car Insurance | Egg |
| | NatWest | Direct Line |
| | Barclays | elephant.co.uk |
| | Direct Line | NatWest |
| | Tesco | Norwich Union Direct |
| **High-risk areas** | | |
| Car group 1-7 (low risk) | Liverpool Victoria | Direct Line |
| | A Car Insurance | NatWest |
| | NatWest | elephant.co.uk |
| | Tesco | Tesco |
| | Direct Line | Egg |
| | Egg | Admiral |




ance for younger drivers and identified Best Buys for under-25s (see table, p17).

To use the tables, you need to find the category that matches your circumstances most closely. If you live in a rural area or small town, you should look at the low-risk area Best Buys; otherwise, look at the high-risk area Best Buys. Then you need to choose a category nearest your age and your car group. If you are unsure of which car group to use, look in one of the car price guides available from newsagents or online (see 'Contacts', p56, for details).

When you receive your renewal notice from your current insurer, you should contact a few of our Best Buys to see if you can get a better deal elsewhere (try Abbey National, too, which launched its new car insurance premiums as we went to press – they're especially good for low- and medium-risk cars). It's also worth contacting a couple of intermediaries or brokers, who may be able to get you a better deal depending on your specific circumstances.

## Best Buys – comprehensive insurance

| | Driver aged 25-29 | Driver aged 35-44 | Couple over 50 | Couple over 50 and 20-year-old son | Driver aged 62-74 |
|---|---|---|---|---|---|
| **Low-risk areas** | | | | | |
| Car group 1-7 (low risk) | Hastings Direct | Hastings Direct | Tesco | Barclays | CIS |
| | More Than | Tesco | Sainsbury's | More Than | Tesco |
| | Tesco | More Than | esure | CIS | Direct Line |
| | Direct Line | Direct Line | Hastings Direct | Liverpool Victoria | Age Concern |
| | Halifax | Sainsbury's | Direct Line | Age Concern | NatWest |
| | Sainsbury's | esure | More Than | Tesco | Bluesure |
| Car group 8-13 (medium risk) | Hastings Direct | Hastings Direct | Hastings Direct | Barclays | Age Concern |
| | elephant.co.uk | Sainsbury's | Sainsbury's | Liverpool Victoria | CIS |
| | Tesco | esure | esure | CIS | Tesco |
| | Sainsbury's | elephant.co.uk | Halifax | elephant.co.uk | Churchill/Prudential |
| | More Than | Halifax | Tesco | Heath Lambert | Sainsbury's |
| | esure | Tesco | Age Concern | Age Concern | esure |
| Car group 14-20 (high risk) | Tesco | Bluesure | Sainsbury's | elephant.co.uk | Age Concern |
| | Direct Line | Hastings Direct | esure | Direct Line | Churchill/Prudential |
| | elephant.co.uk | Sainsbury's | Hastings Direct | Tesco | Nationwide |
| | Egg | esure | Tesco | Admiral | Tesco |
| | NatWest | elephant.co.uk | Direct Line | Egg | Direct Line |
| | Admiral | Tesco | Churchill/Prudential | NatWest | Sainsbury's |
| **High-risk areas** | | | | | |
| Car group 1-7 (low risk) | Tesco | Tesco | Tesco | Barclays | Tesco |
| | Halifax | Halifax | Sainsbury's | Tesco | Direct Line |
| | Sainsbury's | Direct Line | esure | CIS | Churchill/Prudential |
| | Hastings Direct | esure | Halifax | Direct Line | Liverpool Victoria |
| | Direct Line | Sainsbury's | Direct Line | NatWest | NatWest |
| | esure | Hastings Direct | Hastings Direct | Liverpool Victoria | Sainsbury's |
| Car group 8-13 (medium risk) | Sainsbury's | Halifax | Sainsbury's | Barclays | Sainsbury's |
| | Halifax | Sainsbury's | esure | Tesco | Liverpool Victoria |
| | Hastings Direct | esure | Halifax | Liverpool Victoria | Tesco |
| | esure | Hastings Direct | Tesco | Direct Line | esure |
| | Tesco | Tesco | Hastings Direct | NatWest | Churchill/Prudential |
| | Direct Line | Direct Line | Direct Line | elephant.co.uk | Halifax |
| Car group 14-20 (high risk) | Tesco | Sainsbury's | Sainsbury's | Liverpool Victoria | Nationwide |
| | Direct Line | esure | esure | Tesco | Churchill/Prudential |
| | NatWest | Tesco | Halifax | Direct Line | Tesco |
| | Egg | Halifax | Tesco | NatWest | Sainsbury's |
| | elephant.co.uk | Direct Line | Direct Line | elephant.co.uk | esure |
| | Admiral | NatWest | Churchill/Prudential | Egg | Direct Line |

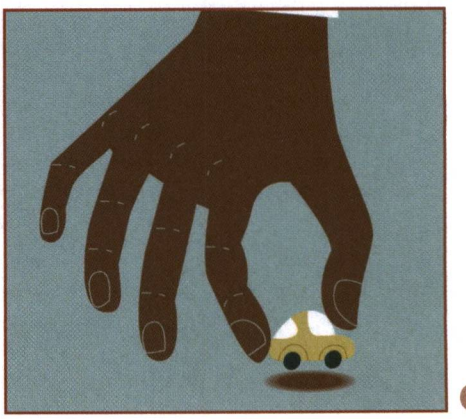
## CHOOSING THE RIGHT TYPE OF COVER

**There are three types of car insurance, explained right. When you're shopping around, it's worth getting quotes for comprehensive cover as well as third party, fire and theft. Although third party, fire and theft is always cheaper, you may find that, based on your particular circumstances, comprehensive cover isn't actually that much more expensive.**

**THIRD PARTY** This is the legal minimum cover. It insures against damage and injuries that you, or your passenger, cause to another person or their property in an accident. It doesn't pay for any damage or injury to you or your car.

**THIRD PARTY, FIRE AND THEFT** This is the same as third party cover, but it will also pay to repair or replace your car if it's stolen or if it's damaged or destroyed by fire.

**COMPREHENSIVE** This extends third party, fire and theft insurance to cover damage to your own car in the event of an accident that is your fault. This isn't covered by third party or third party, fire and theft policies.



# GARDEN THEFT

**Garden ornaments and power tools fit easily into a swag-bag and are easy to sell on. So here's how to deter garden thieves**

Peter and Alison want to improve the security of their garden, following a spate of garden thefts in their area

Garden crime is on the increase. Thanks to Titchmarsh and chums, we're spending more than ever on our gardens – and the criminal fraternity is getting more green fingered too.

Thieves increasingly target rare plants, expensive statues or even ornamental carp – sometimes stealing them to order. But more often they're opportunists, on the lookout for readily saleable goodies like mowers, power tools and garden furniture.

We asked a crime reduction expert – PC Ian Thompson – to visit two homes that have been targeted before. And we've also tested 19 padlocks, to help you secure your garden. Many were laughably feeble, but our Best Buys are virtually impregnable and some are surprisingly cheap.

### AN ENGLISH COUNTRY GARDEN

Peter and Alison's secluded detached house is at the end of a quiet rural lane. But last Christmas they were burgled and, recently, neighbours have suffered a spate of garden thefts and vandalism. 'We'll happily make improvements,' says Alison, 'but we don't want to turn our house into an unwelcoming fortress'. No problem...

**Perimeter** Peter and Alison's garden is enclosed on three sides by a 2m high wall, topped with 50cm of trellis – about the right height. Adding trellis to the top of a wall makes it more difficult to climb over.

But if you add decorative trellis to the side of a wall, make sure any horizontal battens are mounted flush with the wall. This makes it difficult for burglars to use them as footholds. Then, once grown over by climbers, such as clematis, they'll be practically useless to an interloper.

The garden backs on to steeply sloping woodland, which makes it difficult for thieves to get in and out. But encouraging naturally defensive shrubs, such as blackthorn, in the woodland could make it an even more effective obstacle. Inside the garden wall, shrubs such as flowering quince and pyracantha, or hedging such as berberis, hawthorn and holly, can make an impenetrable barrier. For more tips on planting to protect your garden, you can visit *Gardening Which?*'s award winning Safe Haven garden at Capel Manor.

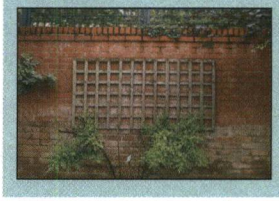
**Gates** Gates should be shut whenever possible. A gate is a symbol of where public and private meet, and, in crime prevention jargon, creates a 'defended space'. Strange though it seems, they're often a powerful enough psychological barrier to deter opportunists, and could stop them from running off with a garden ornament or two.

**Garage** Mowers are one of the most frequently stolen garden items and, like Peter and Alison, many people keep them in the garage. PC Thompson recommended locking the mower to a ground anchor – an immovable eye set into the floor, which should cost about £60. A cheap alternative is to paint the mower in lurid colours, perhaps with your postcode. This will make it easy to identify and harder to sell.

They should also add the garage to the existing burglar alarm system – not forgetting a bell box to show that it's alarmed. And, since the garage windows are never opened, they should be screwed permanently shut. Finally, obscure glass could be used in the windows, so that the valuable contents can't be seen.

PC Thompson also recommends a steel strongbox (from about £120) to keep power tools in. Power tools are often targeted because they're easy to sell – but a combination of strongbox and alarm would be too much for all but the most tenacious thief. ▷

A new padlock has made this gate more secure. But the bins will help burglars over the wall



Decorative trellis makes a handy climbing frame for burglars. Grow climbers to reduce their foothold

PHOTOGRAPHY JOHN TRENHOLM

## Padlocks

| | Abus Diskus Extra 7 241BC-60 | Abus Diskus Maximum 8 26C-70 | Abus Nautilus Marine 1801B/50 | B&Q Brass Padlock 40mm single locking | B&Q Laminated Steel Padlock 40mm double locking | Draper Security Solid Brass Padlock 64161 | Draper Security Weatherproof Laminated Steel Padlock 64178 | Master Lock 312EURD | Master ProSeries 6321EURD |
|---|---|---|---|---|---|---|---|---|---|
| **Specification** | | | | | | | | | |
| Price (£) 1▷ | 13 | 21 | 17 | 13[1] | 22[1] | 4 | 7 | 9 | 30 |
| Dimensions (hxwxd) (cm) | 6x6x2.5 | 7x7x3 | 7.5x5.5x2.5 | 5.5x4x1 | 6.5x4.5x2.5 | 6.5x4.5x2 | 8.5x6x3.5 | 8x5x3 | 8x5.5x4 |
| Weight (g) | 180 | 280 | 260 | 80 | 200 | 150 | 360 | 210 | 620 |
| Key or combination lock | Key | Key | Combination | Key | Key | Key | Key | Key | Key |
| Key retained/required to lock 2▷ | ✓ | ✓ | | | | | | | |
| Shrouded shackle 3▷ | ✓ | ✓ | | | | | | | ✓ |
| **Performance** | | | | | | | | | |
| Security – non-destructive 4▷ | ★ | ★ | ★ | ● | ☆ | ★ | ○ | ◒ | ★ |
| Security – destructive 5▷ | ★ | ★ | ◒ | ● | ● | ● | ● | ◒ | ★ |
| Weather resistance 6▷ | ★ | ★ | ★ | ☆ | ◒ | ☆ | ★ | ★ | ★ |
| Ease of use | ☆ | ☆ | ◒ | ☆ | ★ | ★ | ○ | ○ | ☆ |
| Total test score | 97 | 97 | 67 | 44 | 49 | 63 | 54 | 58 | 97 |
| **Information** | | | | | | | | | |
| Additional notes/update since our test | | | | 1 Price for a pack of four | 1 Price for a pack of four | | | | Security has been improve since our test |

### THE TOWN GARDEN

Rose and Ken have had plants and ornaments stolen from their garden, at the end of a quiet cul-de-sac, many times.

**Plants** After several shrubs were stolen from their garden, they came up with an ingenious defence. They planted the replacements through chicken wire, which was staked into the ground under mulch. They made holes in the chicken wire, so the shrubs fit through, but the roots don't.

PC Thompson added that newly planted shrubs are the most frequently stolen, because they're easy to pull up. Once the roots are established, they're better anchored. So think about removing labels – they tell thieves which plants are new.

**Lighting** Since the thefts had occurred at night, PC Thompson thought that a courtesy light would be an effective deterrent. The police recommend dusk-to-dawn low-energy lights instead of motion-detecting lights, which can be oversensitive to passers-by and visiting cats. Low-energy lights cost just a few pence a week to run.

**Garage** Securing your garage or shed is especially important, as burglars can use the contents to break into your house. So a properly protected garage could mean that a burglar decides to pass you by and target another house instead.

Rose and Ken should fit an additional lock to the inside of the up-and-over garage door, as they seldom open this door first.

Abus 7 241BC-60

Abus 8 26C-70

Abus 1801B/50

Squire CP1/2.5

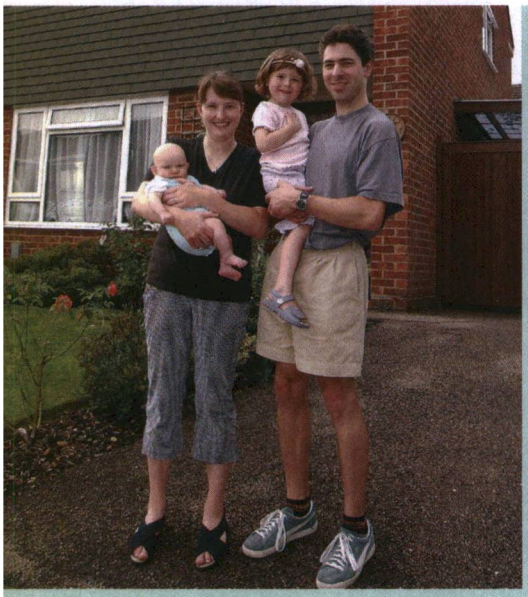
Squire 45SS

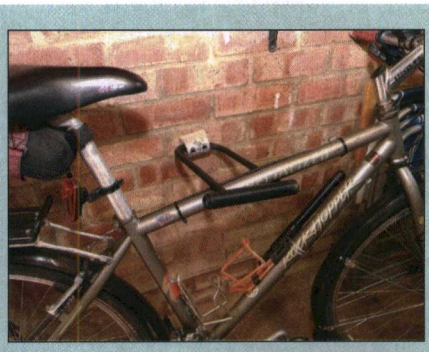
Squire 35

The side garage door should be improved by replacing the two-lever sashlock with a five-lever one that conforms to the BS3621 standard (from about £15).

PC Thompson liked the fact that the bikes stored in the garage are personalised with their postcode and house number. They've also tagged them electronically – kits are available from bike shops for about £20 each. The kits include a unique identifier, which the police can use to find your contact details on a national database. Look for systems that comply with LPS1224 or LPS1225, the standards required by the police.

**Perimeter** The style of a fence is almost as important as its height. Any horizontal components will help a burglar to scale the fence – some 'windproof' fences are as easy to climb as stepladders. Rose and Ken's fencing consists of H-profile concrete posts with wooden fence panels slotted in. These can be easily slid up and climbed under, but attaching brackets between the fence panels should help.



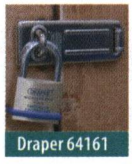


Rose and Ken have attached their bikes to anchor points and personalised them with their postcode and house number. Your crime prevention officer may be able to personalise your property for free

| Squire All Weather Lock 440 | Squire All Weather Lock CP1/2.5 | Squire Rustproof Lock 45SS | Squire Shed Lock 35 | Sterling 40mm Marine Padlock MPL142 | Sterling 58mm Weatherproof Padlock WPL158 | Sterling 70mm Disc Padlock SPL100 | Yale Brass P74 | Yale Factories/ Lock-ups 2P921KC | Yale Laminated P23 |
|---|---|---|---|---|---|---|---|---|---|
| 6 | 13 | 7 | 6 | *8* | 8 | 7 | 6 | *6* | 8 |
| 8x5.5x2 | 13x5x3 | 6x4.5x2.5 | 6x4.5x3 | 6x4x1.5 | 8.5x6x3.5 | 7x7x3 | 6x4x1.5 | 8x6x3.5 | 6.5x4.5x2.5 |
| 160 | 270 | 210 | 200 | 140 | 390 | 240 | 130 | 360 | 200 |
| Key | Combination | Key | Key | Key | Key | Key | Key | Key | Key |
| ✓ | | | | | | ✓ | | | |
| | | | | | | ✓ | | | |
| ★ | ★ | ● | ● | ★ | ★ | ● | ★ | ○ | ● |
| ● | ◒ | ● | ● | ● | ★ | ★ | ● | ● | ◒ |
| ☆ | ○ | ★ | ○ | ★ | ★ | ★ | ☆ | ☆ | ○ |
| ○ | ○ | ★ | ★ | ★ | ○ | ☆ | ★ | ○ | ★ |
| 57 | 60 | 52 | 42 | 68 | 94 | 81 | 63 | 49 | 50 |
| | | | | | | | Will be replaced soon | Will be replaced soon | Will be replaced soon |

B&Q single

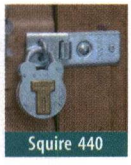
B&Q double


Draper 64161

Draper 64178

Master 312

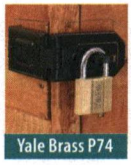
Master 6321

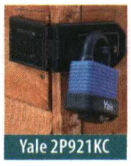

Squire 440

Sterling MPL142

Sterling WPL158

Sterling SPL100


Yale Brass P74


Yale 2P921KC

Yale P23

**BEST BUY**

Padlocks are a cheap and versatile way to secure your property. But, just by looking, it's difficult to tell whether one design is more secure than another. Some padlock manufacturers rate their own products on a security scale, but these aren't comparable across brands. And price is no guide either – some locks are more secure than others costing twice as much.

Our professional 'thief' tried to break into a selection of padlocks. Some were surprisingly easy to open – the Squire Shed Lock 35 took just four seconds. By contrast, padlocks scoring ★ in our security tests resisted attack for over two and a half minutes.

We also checked how resistant to corrosion they were, as this can cause them to jam up. Some padlocks boast a protective coating – usually made of plastic – but these models weren't always the most weather resistant. However, a protective coating can help to prevent the lock from scratching paint off anything to which it's attached, such as bikes or doors.

The **Sterling 58mm Weatherproof WPL158 £8** should be suitable in most circumstances. It's good value, and available in DIY stores and Wilkinsons.

Paying a little more can bring you a lock that's easier to use but no more secure. We were impressed with two Abus locks, which are ideal for use on a shed, a chain or a solid garden gate. Choose between the **Abus Diskus Extra 7 241BC-60 £13**, or the more substantial **Abus Diskus Maximum 8 26C-70 £21**. At 180g, the Diskus Extra 7 is also relatively portable. However, they're not the best choice for a barred iron gate. This is because their keyhole is at the front of the lock, rather than on the bottom – so it can be difficult to reach through the gate to the keyhole.

The most substantial padlock on test – and equally impregnable – was the **Master ProSeries 6321EURD £30**. This padlock has the keyhole at the base, so it's easy to use from either side of a barred iron gate. But at over 600g, it's not a padlock you'd want to carry around with you.

## ALTERNATIVE LOCKS

We looked at a couple of more unusual locks to see if they are more secure than the padlocks.

The **Lock Alarm 2.4m cable £25** can be threaded through items, such as ladders or bikes. If the cable is cut, a shrill alarm sounds that should be enough to unnerve all but the boldest of thieves. But it's woefully insecure. It may well have 2.4m of 'ultra hard steel cable', but we opened it – without the alarm sounding – in five seconds.

The **Shed Bar** (roughly **£72** plus postage and packaging) is another neat idea that's been poorly executed. Shed doors are usually quite flimsy and, because the hinges are generally fitted to the outside, they can easily be removed. The Shed Bar is designed to prevent the door being removed. Unhappily, it's truly horrible to use, and the heavy bar can slip and swivel down, possibly striking your leg in the process.

**KEY**

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

**TOTAL TEST SCORE**

This score, out of 100, ignores price and is based on:

| | |
|---|---|
| **Security: non-destructive** | 20% |
| **Security: destructive** | 40% |
| **Corrosion resistance** | 25% |
| **Ease of use** | 15% |

**NOTES**

Models highlighted in **red** appear in the Best Buy Guide.

**Specification**

1 This is a typical price. Prices for padlocks that weren't widely available are shown in *italics*

2 A padlock that retains the key while unlocked, or needs the key to lock, cannot be accidentally snapped shut when the key is lost

3 Shrouded shackles help protect the padlock from being sawn off but could also stop the padlock fitting in some situations

**Performance**

4 Our 'thief' used all the tricks and tools of his trade to try to open the padlock without damaging it

5 Using ordinary tools, but this time with no regard to how much he damaged the lock or shed, our 'thief' tried to open the padlock as quickly as possible

6 We used an accelerated weathering test to see whether corrosion is a problem when the padlock is used outside

WHICH? extra

**HELP ONLINE**

Have you got a comment or question about garden security? If so, post your questions on our website at **www.which.co.uk/whichextra** Post your questions by 11 October. We'll reply on the site on 18 October.

# TOOLED

**Whether you're a DIY novice or a dab hand at home maintenance, our Best Buy essential tool kit could save you time and money on those home improvement tasks**

Even if your DIY skills only extend as far as assembling flat-pack furniture, changing a plug or banging a picture hook into the wall, there are some tools it's almost impossible to do without. Alternatively, you may be fairly proficient when it comes to home maintenance, but it's still likely that these same tools will form the core of your tool kit when attempting a variety of tasks.

We've chosen seven basic hand tools that we consider to be essentials, and bought a selection from the big DIY stores and mail-order stockists. Prices for these basic tools vary enormously – you can buy a steel claw hammer for as little as £2.69 (from Homebase), or spend £15 on the Stanley version. So what's the difference and is it worth paying the extra? We put them to the test to find out.

## BEST BUYS FOR YOUR BOX

We've assembled our Best Buy tool kit based on how well the tools performed in our lab tests, and how easy they are to use for a variety of common DIY tasks. If we couldn't find much difference between tools of the same type, we selected one of the cheaper choices. But where the Best Buy is one of the pricier tools, we've also mentioned whether you can buy something that's almost as good for less. You'll find details of all the tools we tested over the page, along with advice from our expert on how best to expand your essential toolbox to tackle those more advanced tasks around the home.

## CLAW HAMMER

**BEST BUY** Stanley Steelmaster, £15 from Homebase.

A steel-shafted claw hammer is a versatile choice for banging in nails and removing them, too. These are commonly available in 16oz or 20oz head weights, but 16oz should suffice for most tasks.

We chose the Stanley Steelmaster as our Best Buy. It is the most expensive model on test, but is well made, with a comfortable grip. It also has a slightly longer handle than any other hammer here, which gives increased leverage when removing nails from wood.

## ADJUSTABLE WRENCH

**BEST BUY** Draper Expert adjustable wrench, £10 from independent retailers.

An adjustable wrench is a good alternative to a large set of spanners. We tested ones that could open to at least 30mm, as these should be large enough to handle most domestic nuts and plumbing fittings.

The Draper Expert wrench is a strong tool that is easy to use – its jaws have a graduated metric scale to aid accurate fitting, and we found that they needed little readjustment during use. It's suitable for use on plumbing fittings, bike nuts and the like, and the jaws are fairly durable, even under heavy pressure.

## COMBINATION PLIERS

**BEST BUY** Bahco Ergo, £13 from independent retailers.

A good pair of combination pliers is extremely useful not only for gripping things, but for cutting wire and bending or straightening bits of metal.

The type of handle grip makes a marked difference to how easy pliers are to use. Our Best Buy Bahco Ergo pliers have a grip that is partly soft plastic, and this helped our testers to apply more torque (or rotational force) to most materials. They have an adjustable clip that allows the jaws to be sprung – ideal for use when cutting. Their small size makes them easier to control, so ideal for both everyday and more delicate tasks.

# UP

## TRIMMING KNIFE

**BEST BUY** **Stanley Instant Change Utility Knife, £8** from B&Q and Focus.
A sharp trimming knife is essential for cutting anything from paper to carpet. It's best to choose one with a retractable blade for safe storage.

The Stanley knife came out top in our tests because it has a good, sharp blade that could effectively cut all the materials we tried it with. It also has a moulded rubber handle, which provides a comfortable grip. Spare blades are stored in the hinged body, and the handy blade release button makes it easy to change or reverse the double-ended cutting blade.

## MULTI-PURPOSE SAW

**BEST BUY** **Wickes Hacksaw, £6** from Wickes.
To save buying a variety of saws for specific purposes, we wanted to see whether you could get by with just one that is able to cope with most basic cutting tasks.

This Best Buy Wickes hacksaw comes with an 18 tpi (teeth per inch) blade, and was clearly the most effective saw for cutting a steel bolt – a stiff test that blunted the blades of some of the other saws we tested. It could also cope with cutting plastic tubing, and was acceptable for cutting a small cross-section of pine wood, too (although it would be better if it was fitted with a coarser wood blade). This saw has a reasonably comfortable metal handle and a fairly durable blade.

## SCREWDRIVERS

**BEST BUY** **Stanley DynaGrip** multi-bit screwdriver, **£7** from Focus.
The minimum you'll need for basic DIY tasks is three sizes of screwdriver: a small slot-head one (with a 3mm to 4mm tip) for electrical work; a larger slot-head (with a tip of around 6mm) for wood-working tasks; and a No2 size cross-head (also called Phillips or PoziDriv) for most other screws you'll find around the house or for assembling flat-pack furniture. A Phillips head will drive both Phillips and PoziDriv screws.

We compared these sizes of screwdriver from several popular ranges against a couple of multi-point sets, which come as one handle with several interchangeable tips. The Stanley DynaGrip is a worthy Best Buy. For £7 you get a comfortable ratcheted handle to aid easy tightening and ten magnetised, durable screw tips to cover most eventualities. Overall, it was the easiest and most effective to use.

## WIRE STRIPPERS

**BEST BUY** **Wickes wire strippers, £4** from Wickes.
Whether you're wiring a plug, putting in a light fitting or preparing speaker cable, a pair of wire strippers will save a great deal of frustration over most improvised methods.

We looked at a selection of types, most of which require manual effort, but some that also have a semi-automatic mechanism for stripping flex cores. The Best Buy Wickes wire strippers aren't sophisticated – they have pre-set notches of different sizes to strip 0.5mm to 6mm wires – and some effective wire cutting jaws, too. For smaller tasks, this budget tool is just the ticket.

## TOTAL COST

BEST BUY

**BEST BUY TOOLBOX £63**

# TEST RESULTS

## STEEL-HANDLED CLAW HAMMERS

All the hammers we looked at passed a stringent handle-bending test, that checked the quality of their construction.

Besides the Best Buy Stanley Steelmaster, we'd happily recommend the Focus Basics hammer as a good budget choice. It has a more comfortable grip than the CK, Draper or Homebase hammers tested, and costs only £3.

All the hammers are best suited to pulling one- to three-inch nails from wood. They were a bit too large for banging in and removing smaller nails, and needed significant effort to remove four-inch nails.

### TOOLS ON TEST

| | Ease of use | | Ease of use |
|---|---|---|---|
| **Bahco 429-16** *£10.50* | ☆ | **Focus Basics 120061** £2.99 | ☆ |
| **CK Ergo Grip 4229** *£6.99* | ○ | **Homebase Value Basics** £2.69 | ○ |
| **Draper 31392** *£5.50* | ○ | **Stanley Steelmaster 51-031** £14.99 | ★ |

## COMBINATION PLIERS

We asked two users to see how much torque they could apply to different materials: a mild steel bar, a brass bar, and a hard nylon bar. The Homebase Value Basics pliers were the least effective in these tests, probably due to their flat jaw shape.

The Bahco Best Buy pliers are expensive but really good all-rounders, as are the CK Redline pliers, which have similar soft grip handles to aid control and comfort. If you intend to use pliers mainly for gripping objects, then consider the cheaper Richmond ones, which are fine for this, but fall down on their cutting ability.

All the pliers did have insulated handles, but you should never use them to work on live wires in any case.

### TOOLS ON TEST

| | Ease of use | Cutting |
|---|---|---|
| **Bahco Ergo 2628G** *£12.99* | ☆ | ☆ |
| **CK Redline T3867 7** *£10.99* | ☆ | ○ |
| **Homebase Value Basics 150mm pliers** £2.49 | ◒ | ◒ |
| **Richmond 175mm combination pliers BW03/0135** *£7.99* | ○ | ◒ |
| **Screwfix 1000v insulated 8"** *£9.99* | ○ | ○ |
| **Wickes combination pliers 200mm** £5.99 | ○ | ○ |

NOTES
For models that aren't widely available, a guide price is shown in *italics*

KEY
★ ☆ ○ ◒ ●
best ← → worst

## ADJUSTABLE WRENCHES

All the adjustable wrenches could cope with small and medium domestic plumbing fittings, but four weren't large enough to take some other common nuts – we tried them on a 32mm bike handlebar adjuster and a 34mm lawnmower blade nut. So the Draper is a Best Buy partly due to its suitability for a greater variety of tasks.

The Stanley DynaGrip is the other large capacity wrench in our test batch, but our testers felt it was too big and heavy for most domestic tasks, and it's expensive, too.

All the wrenches passed a tough torque test to measure their durability, although the Wickes wrench suffered most damage to the jaws as a result.

### TOOLS ON TEST

| | Jaw capacity | Ease of use | Durability |
|---|---|---|---|
| **B&Q (cat no. 5036581027919)** £9.28 | 31mm | ○ | ☆ |
| **CK Sure Drive T4365 250 10"** *£19.49* | 31mm | ◒ | ★ |
| **Draper Expert adjustable wrench 52681** *£9.95* | 35mm | ☆ | ☆ |
| **Screwfix 10" adjustable wrench 1287** £10.89 | 30mm | ○ | ☆ |
| **Stanley DynaGrip 300mm 0-87-794** *£25.75* | 36mm | ○ | ★ |
| **Wickes 500518 10"** *£7.99* | 30mm | ◒ | ○ |

## TRIMMING KNIVES

Apart from the Wickes knife, which has a fixed blade, all the trimming knives we tested had retractable ones. We tried cutting paper, wallpaper and carpets backed in both hessian and rubber, but none of these presented any real problem to these knives.

However, handle comfort varied quite considerably. And the more comfortable the grip, the easier it seems to cut more resistant materials.

Although the Stanley is our Best Buy, the Draper and Screwfix heavy-duty knives are also good choices for comfort and cutting performance.

### TOOLS ON TEST

| | Ease of cutting | Changing blade | Handle comfort | Blades included |
|---|---|---|---|---|
| **B&Q Value Retractable** 98p | ○ | ○ | ◒ | 1 |
| **Draper Heavy Duty Utility Knife 55059** *£6.60* | ☆ | ○ | ☆ | 1 |
| **Screwfix Heavy Duty Utility Knife SP771** £3.99 | ☆ | ○ | ☆ | 1 |
| **Stanley Instant Change Utility Knife 0-10-788** £7.98 | ☆ | ☆ | ☆ | 3 |
| **Richmond trimming knife BW13/1200** *£3.39* | ○ | ○ | ◒ | 2 |
| **Wickes TK02 (fixed blade)** £1.99 | ☆ | ○ | ○ | 5 |

## WIRE STRIPPERS

The six wire strippers on test fall into three types: those with manual adjustment, ones with pre-set wire size notches, and those with a semi-automatic mechanism for drawing the wire through the blades. The last type is usually the most expensive option.

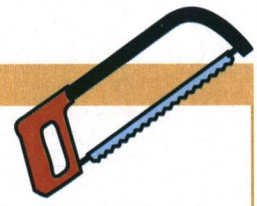
We found the Draper automatic wire strippers (pictured) to be effective, and very easy to use. But at £11, they're much more expensive than our Best Buy tool from Wickes, which can handle a wider range of wire gauges. Our Best Buy is nearly as straightforward to use as the Draper wire strippers, too.

### TOOLS ON TEST

| | Type | Effectiveness | Ease of use |
|---|---|---|---|
| **B&Q** £4.98 | manual | ◒ | ◒ |
| **CK Redline VDE T39074** *£20.29* | manual | ☆ | ◒ |
| **Draper 38275** *£10.99* | automatic with preset | ★ | ☆ |
| **Screwfix Auto wire strippers 0.2-6mm** £4.49 | automatic | ○ | ★ |
| **Stanley DynaGrip 0-84-075** *£11.99* | manual | ☆ | ◒ |
| **Wickes 500514** £3.99 | manual with preset | ★ | ☆ |

PHOTOGRAPHY NICK WRIGHT, ILLUSTRATIONS CYRUS DEBOO

## MULTI-PURPOSE SAWS



The usual rule of thumb when buying a saw is 'horses for courses' – most are best suited to specific cutting tasks or materials. Nevertheless, in trying to find one that could handle cutting through wood, plastic guttering and a large steel bolt, we found a sturdy and cheap Best Buy in the Wickes hacksaw.

The Bahco General Purpose saw was effective at cutting wood and plastic but, like many others, struggled with the steel bolt and lost its teeth before finishing the tests. Another claiming to be multi-purpose is the Draper Compass saw (pictured), which is supplied with three interchangeable blades (for wood, plastic and metal). It could cut all three materials, but the tasks needed a great deal of time and effort, and it was uncomfortable to use. It's probably better suited to lighter jobs.

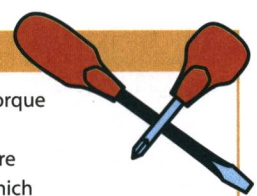
The Bahco Hard Point 550mm saw was excellent for cutting wood, reasonably effective with plastic, but unsuitable for use on metal.

And it's always worth having a junior hacksaw around, such as the Focus Basics (78p), for light, or hard to reach, cutting jobs.

### TOOLS ON TEST

| | Cutting metal | Cutting plastic | Cutting wood | Ease of use |
|---|---|---|---|---|
| **Bahco 244 Hard Point (550mm length)** *£8.48* | ● | ○ | ★ | ○ |
| **Draper 83135** *£3.95* | ○ | ○ | ○ | ◒ |
| **Focus Basics 120018** 78p | ● | ◒ | ● | ● |
| **Bahco General Purpose Saw 369** *£13.95* | ○ | ○ | ☆ | ☆ |
| **Stanley 2-15-892** £7.98 | ◒ | ○ | ○ | ☆ |
| **Wickes 506036 12" hacksaw** £5.99 | ☆ | ○ | ○ | ○ |

## SCREWDRIVERS



We tested all the screwdrivers for how much torque they could deliver to appropriate screw-heads before the tip was damaged. Cross-head tips are generally better at this than slot-head ones, which are slightly more prone to getting chewed up. We found the Homebase Value Basics, Stanley Magnum and Wiha medium slot-head screwdrivers to be the least durable in this test, and not as hard wearing as the Best Buy Stanley multi-point set.

Our testers said that the ease of use of these tools was mainly influenced by differences in handle size – so make sure you avoid screwdrivers that feel too small or too large for your hand.

### TOOLS ON TEST

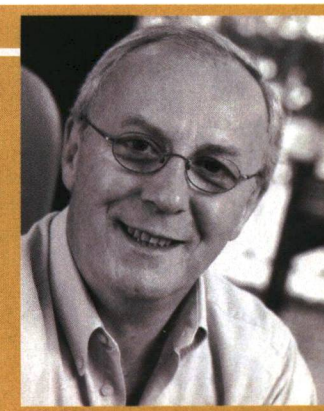
#### Manufacturer ranges

The prices stated below are the combined cost of a small slot-head, medium slot-head and No2 cross-head, except where we've stated that they come as a set.

| | Ease of use | Suitability | Durability |
|---|---|---|---|
| **B&Q 3pc mini-cabinet/Value range** *£4.34* | ○ | ☆ | ☆ |
| **CK Senso Plus range** *£13* | ○ | ☆ | ☆ |
| **Draper range** *£7.88* | ○ | ○ | ☆ |
| **Wiha range** *£7.67* | ○ | ○ | ○ |
| **Stanley Magnum DynaGrip range** *£9* | ○ | ☆ | ○ |
| **Homebase Value Basics 6pc set** *£5.99* | ○ | ☆ | ○ |
| **Multi-point sets** | | | |
| **Stanley DynaGrip Multi-bit screwdriver 0-68-010** £6.99 | ☆ | ☆ | ☆ |
| **B&Q TorQ 7pc Screwdriver & Pick-up Tool**[1] £3.48 | ☆ | ◒ | ☆ |

1 Supplied only with various cross-head bits

## TOPPED UP



If your DIY ambitions are a bit more adventurous, you might want to top up your essential tool kit. Our expert Mike Lawrence has recommended some of our previous Best Buys and suggested other key tools you may want to buy.

### CORDLESS DRILL

A cordless drill can be used both indoors and out, and can do double duty as a power screwdriver for driving and removing screws. A good choice is the **Pro CLM1444HD 14.4V cordless hammer drill, £70** (*Which?*, September 2001). (This model has now been superseded by the **Performance Power Pro 14.4V Hammer Drill, £80** from B&Q.) The drill has variable speed, a keyless chuck and a spare battery pack, all contained in a handy carrying case. You'll also need high-speed steel twist drill bits for drilling holes in wood and metal, and tungsten carbide-tipped masonry drill bits for making holes in walls. Buy a set of, say, six twist drill bits in a case (around £5), and one or two masonry drill bits in sizes to match the plastic Rawl plugs you usually use – probably 6mm or 6.5mm (about £1 each).

### POWER JIGSAW

A power jigsaw will make straight and curved cuts in wood and man-made boards, and will also make internal cutouts – a letter box opening in a door, for example. Special blades can cut plastics, ceramics and metal. Pendulum action increases cutting speed and blade life… at a price. Our Best Buys, the **Bosch PST 650E** (non-pendulum action), **£30**, and the **Bosch PST 750PE** (pendulum action), **£80** (*Which?*, November 2001) feature variable speed and a quick blade-release mechanism. Blades cost from £3 for five.

### POWER SANDER

A power sander takes the hard work out of sanding wood, stripping paint and smoothing plaster. Orbital sanders are best on flat surfaces, while detail sanders get into awkward corners. A multi-task sander combines the actions of both types. Our previous Best Buys are the **Black & Decker KA 196E** (orbital), **£25, Wickes 505011** (random orbital), **£40, Bosch PDA 180E** (detail), **£25** (*Which?*, November 2001). Sanding sheets cost from £2 for 10 (orbital sheets) to £3 for 10 (random orbital sander discs and detail sander triangles).

### TRY SQUARE

**A 150mm try square, £5**

A try square allows you to mark cutting lines squarely across wood and boards, and also checks that internal and external corners are right angles.

### STAPLE GUN

**A hand staple gun firing 6mm and 8mm staples, about £6**

A staple gun can be used for anything from fixing carpet underlay and upholstery fabric, to securing wire mesh to garden fence posts or loudspeaker cables to your walls.

### CABLE AND PIPE DETECTOR

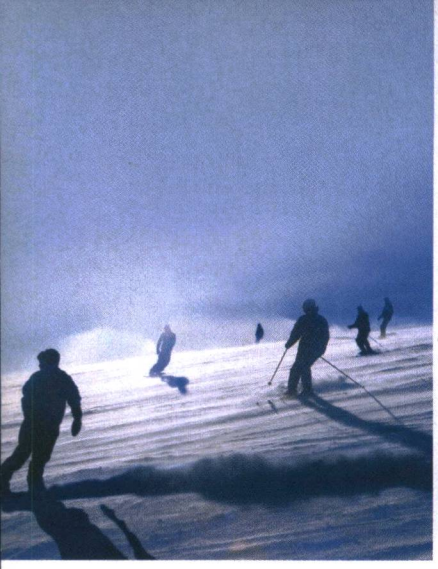
**A combined metal, voltage and stud detector, £10**

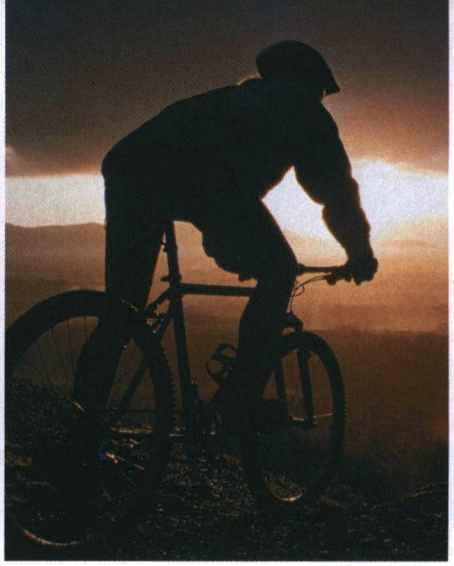
This battery-powered tool locates buried cables, water and gas pipes so you don't drill into them, and finds the lines of nails that secure plasterboard to the wall and ceiling so you can make secure fixings into the plasterboard.

### CARTRIDGE GUN

**A cartridge gun to take 310ml and 400ml cartridges, £3**

A tough, metal-bodied cartridge gun will dispense adhesives, mastics and sealants from standard-sized cartridges.





*Alison Eastwood uncovers the best thermal tops*

# THE HOTTEST THERMALS

## Banish your image of sedentary pensioners cocooned in layers of Damart. Thermals are equally at home on alpine ski slopes or down caves in the Dales

Gone are the days of boring white vests to hide beneath your outer layers. Thermal wear comes in a wide range of shapes, fabrics and colours. Beneath it all, though, thermal layers are still there to do a simple job: to keep you warmer than an equally thick normal garment would do. The racier end of the market also offers tops which help to regulate your body temperature while you're exercising. As well as protecting against the cold, they should 'wick' moisture away from your skin. This can avoid any chill or dampness when you stop exercising.

### SORT YOUR DRYFLO FROM YOUR VILOFT

Despite these simple aims, manufacturers have developed a bewildering range of technical terms to describe their thermal products. In the active-wear market, in particular, packaging is punctuated with names like Rhovyl Therm, Dryflo, Thermolactyl and Viloft. Throw in the widely-used tactic of baffling diagrams with cross sections of fabric construction, and you can end up feeling mightily confused – by a vest.

To get to the bottom of this scientific jargon, we brought in fabric experts from Leeds University's School of Textiles and Design. As keen cavers and climbers in their leisure time, they know a thing or two about keeping warm and comfortable in adverse conditions. They put 20 tops through a series of tests to show just how warm and dry they can keep you.

### HOW WARM IS 'THERMAL'?

There's no agreed standard covering how warm a top must be to be considered 'thermal'. So it's difficult to know exactly what level of extra warmth a top will give. Quite a few of the active tops come packaged with claims that they're 'thermal'. But among these are some that gained only low warmth (and warmth-for-weight) ratings in our tests. Other tops are simply labelled as offering extra warmth. For those which are labelled as thermal, buying decisions could be easier if there was an industry standard showing a recognisable warmth measure (the tog value, for example). Regulations that required items labelled as thermal to offer a minimum level of warmth would also help.

### WHICH WILL KEEP ME WARM?

To show the warmth of each top, we've used a ◆ symbol in the summaries, overleaf: the more ◆s, the warmer the top. If you're fairly sedentary and simply want to take off the chill in winter months, consider the seven tops labelled 'standard thermals'. These don't claim to be suitable for sports or active use and tend to be much cheaper than the sports brands.

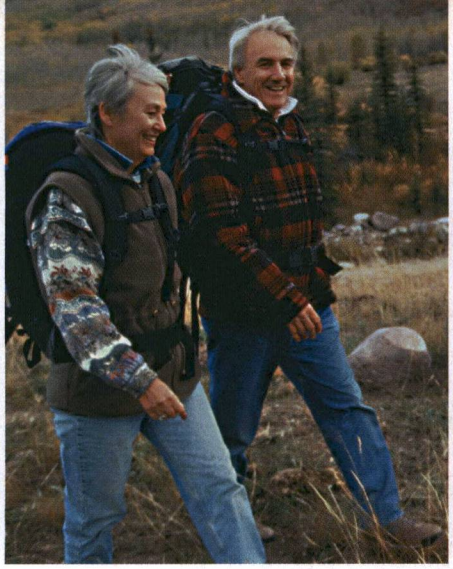
The vests in this category are generally pretty warm. The warmest vest was the Damart double-layer T-shirt which has extra thickness across the upper part to keep your chest really warm. It also has a slightly longer back to make tucking-in easier. Despite its bulk, this vest also has a high warmth-for-weight rating so it would definitely be a good choice for very cold days.

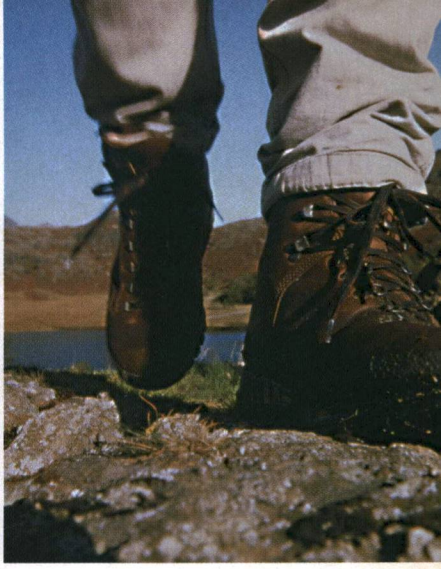
The M&S ladies' top also offers high warmth-for-weight, though the men's vest (a different fabric blend) isn't quite as good. The Nile vest, at just £6, is also a good bet for warmth. But there are two big disappointments: the Jonelle and Land's End tops. These provided comparatively less warmth than the others in the group. They also shrank considerably after washing, so we don't recommend them.

### BEST FOR ACTIVE WEAR

Among the tops intended for active wear, there was a mixed bag of results. However, don't automatically be put off by the low warmth ratings that some of these tops receive: for extremely active sports, you probably don't want tops with the highest warmth ratings. You'll

PHOTOGRAPHY GETTYONE STONE, JONNY THOMPSON, JOHN TRENHOLM, CHRISTOPHER WINPENNY





WARM FEELING
Among our Best Buys are active-wear tops that will keep you warm and dry on the slopes or the fells

just need something to take the edge off harsh winds or to protect against very low temperatures while also being comfortable and breathable.

The North Cape top, recommended as a base layer for mountain sports, was the warmest 'active' thermal on test with a ◆◆◆◆ rating. But it's quite heavy so it receives only a medium warmth-for-weight score. The Rohan top, by contrast, is extremely light. So, as well as a good ◆◆◆ rating for warmth, we've also given it a high warmth-for-weight score.

There are six other tops that receive fairly low warmth ratings, but were light enough to receive medium warmth-for-weight scores. These are Lowe Alpine's lightweight crew plus the Karrimor, Helly Hansen, Odlo, Peter Storm and LGT tops. Any of these would be a good choice for outdoor pursuits where you don't want to be burdened with thick, heavy clothing.

## WHAT'S WICKING?

Fabrics that wick have been around for several years – there's even a British Standard (BS) test for wicking. Wicking is the process of carrying sweat away from your body to stop you feeling wet and cold. The technology is used widely in sports clothing, but it's particularly important for thermals because, if moisture can't escape from your skin, it could make you feel clammy. However, it's impossible to tell how well something can wick just by looking at the fabric. Materials can also be treated to give them wicking properties – it doesn't have to be an inherent quality of the fabric.

Our wicking test, using the BS method, measured how much water each top could wick vertically. Two tops, Odlo's and Helly Hansen's, received low wicking ratings. All the rest – including the standard thermals – were either medium or high.

The results in the summaries, overleaf, show how well the tops wicked after being washed and dried five times. But we also ran the test before washing the tops. We found that many tops wicked much better after washing. But there was no advice about this on the tops' packaging. The most dramatic improvement was in the Land's End top. It barely registered any wicking when tested straight from the packet, but it did much better once washed. Unfortunately, though, washing had other, dramatic effects on this top (see 'Care and cleaning', right). The North Cape and double-layer Damart tops also significantly improved after washing.

The two tops we have rated as low for wicking were poor both before and after washing. Helly Hansen has since told us that its thermal tops don't wick but use a different type of technology to deal with moisture which we haven't tested.

## CARE AND CLEANING

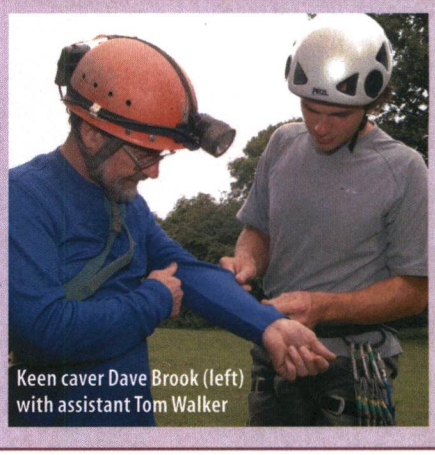
All the tops we tested are machine washable, typically at about 40°C. Not all are suitable for tumble drying, though, so check the care instructions or you could risk shrinking or damaging your top. Ironing might also be inadvisable – our photographer managed to burn one of the tops while ironing it for the photo shoot. Read the top's label for advice.

We carried out a simple wash test to check whether this altered any of the tops significantly. After five cycles in a normal washing machine at the recommended temperature, we noticed that several tops had shrunk or stretched. We've included these results in the product summaries, overleaf.

However, even if a top has shrunk slightly, it might still stretch back to fit comfortably. Generally, most fabrics were undamaged. Some of them had begun to develop pills (surface bobbling) or had become furrier so we've mentioned this where relevant. The silk Land's End top, though, changed from being smooth and pleasant to feel before washing to being rough and 'squeaky' afterwards. It shrank lengthways by about 15 per cent, too. The North Cape top also felt hairier and rougher after washing.

## AN EXPERT WAY TO KEEP WARM

As a keen caver, textiles expert Dave Brook has combined a professional and personal interest in warm textiles for nearly 25 years. His team's work at Leeds University involves academic research as well as testing for external bodies like *Which?*. Their lab is full of specialist equipment to test anything from crease resistance to fabric strength. For our report, Dave and his team used a tog meter to carry out the warmth tests. Both these and the wicking tests followed British Standards methods.



Keen caver Dave Brook (left) with assistant Tom Walker

BEST BUY

Comfort and how well a top fits are obviously important buying criteria. If you want a thermal top for sports wear, look for flat seams which are less likely to chafe. Here are our Best Buys for different uses. Use 'Contacts', p56 to find details of local stockists.

For warmth in the cold, go for a high warmth rating. Both the **Damart** tops at **£12** and **£20** do a fine job and, for **£6**, it's hard to beat the **Nile** T-shirt for value. The **M&S** ladies' top, **£10**, is also warm and has a more feminine design.

For active sports in very cold conditions, look for good warmth-for-weight and wicking ratings. The **North Cape £25** and **Rohan £27** tops are best (the Rohan top will be available at the end of October).

For active sports where some warmth's required, wicking and warmth-for-weight are also important but, depending on the sport and the weather, you might not need so much warmth. The lightweight **Karrimor £30**, **LGT £22**, **Lowe Alpine £20** and **Peter Storm £20** tops are worth considering.

**KEY**

★ ☆ ○ ◒ ●

best ← → worst

**NOTES**

Tops with a Best Buy symbol are in the Best Buy Guide, above.

**Warmth rating** The more ◆s, the warmer the garment.

**Warmth-for-weight** This shows how much warmth the item provides, considering its weight. It takes into account whether the top has long or short sleeves.

**Wicking rate** This shows how efficiently the top carries moisture away from the skin. The ratings are for after the top has been washed and dried five times.

**Stretch/shrink** We measured how much each top had shrunk or stretched length-and widthways. A ★ means a change of less than 2 per cent. A ● means it changed by more than 11 per cent.

**Appearance** After washing and drying the tops five times.

## STANDARD THERMALS

### DAMART £20

| | |
|---|---|
| Item tested | 'Thermolactyl' double-layer vest (D844) |
| Colours available | White, navy |
| Similar items | Women's version |
| Fabric | Chlorofibre/acrylic |
| Warmth rating | ◆◆◆◆◆ |
| Warmth-for-weight | High |
| Wicking rate | Medium |
| Width stretch | ○ |
| Length shrink | ◒ |
| Appearance | Slight pilling and gathering |
| Care instructions | 40°C, do not tumble dry |

### DAMART £12

| | |
|---|---|
| Item tested | 'Thermolactyl' vest (D102) |
| Colours available | White, navy, blue, charcoal |
| Similar items | Women's version (D152) |
| Fabric | 85% chlorofibre, 15% acrylic |
| Warmth rating | ◆◆◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | High |
| Width shrink | ★ |
| Length shrink | ○ |
| Appearance | Slightly furry, occasional pilling |
| Care instructions | 40°C, do not tumble dry |

### LAND'S END £25

| | |
|---|---|
| Item tested | Silk crew neck (54752) |
| Colours available | Black, ecru |
| Similar items | Women's version (54753) |
| Fabric | 100% silk |
| Warmth rating | ◆ |
| Warmth-for-weight | Medium |
| Wicking rate | Medium (but low before washing) |
| Width stretch | ☆ |
| Length shrink | ● |
| Appearance | Rough, squeaky |
| Care instructions | 40°C, can be tumble dried |

### MARKS & SPENCER £10

| | |
|---|---|
| Item tested | Traditional ladies' top (T33 6226) |
| Colours available | White |
| Similar items | Short sleeve and camisole versions |
| Fabric | 50% polyester, 50% viscose |
| Warmth rating | ◆◆◆◆ |
| Warmth-for-weight | High |
| Wicking rate | Medium |
| Width shrink | ★ |
| Length shrink | ● |
| Appearance | Slight furring on hem and cuffs |
| Care instructions | 50°C, can be tumble dried |

## ACTIVE THERMALS

### BERGHAUS £26

| | |
|---|---|
| Item tested | Corvus T-shirt |
| Colours available | Midnight, smoke, deoxy blue/midnigh |
| Similar items | Women's Capella top |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Low |
| Wicking rate | High |
| Width stretch | ☆ |
| Length stretch | ★ |
| Appearance | Small pills |
| Care instructions | 40°C, do not tumble dry |

### JONELLE £10

| | |
|---|---|
| Item tested | Thermal top |
| Colours available | White, blue |
| Similar items | None |
| Fabric | 50% cotton, 25% polyester, 25% viscose |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Low |
| Wicking rate | Medium |
| Width shrink | ● |
| Length shrink | ◒ |
| Appearance | Slight signs of pilling |
| Care instructions | 40°C, can be tumble dried |

### MARKS & SPENCER £10

| | |
|---|---|
| Item tested | Vest (8001/8101) |
| Colours available | White, blue |
| Similar items | None |
| Fabric | 50% cotton, 25% polyester, 25% viscose |
| Warmth rating | ◆◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | Medium |
| Width shrink | ○ |
| Length shrink | ○ |
| Appearance | Very slight furring |
| Care instructions | 50°C, can be tumble dried |

### NILE/RP COLLECTIONS £6

| | |
|---|---|
| Item tested | T-shirt (T402) |
| Colours available | White |
| Similar items | Women's version (T302) |
| Fabric | 50% polyester, 50% viscose |
| Warmth rating | ◆◆◆◆ |
| Warmth-for-weight | High |
| Wicking rate | Medium |
| Width shrink | ☆ |
| Length shrink | ○ |
| Appearance | Slight furring, some lining pilling |
| Care instructions | 50°C, can be tumble dried |

## HELLY HANSEN £20 to £25

| | |
|---|---|
| Item tested | Stripe T-shirt (48816) |
| Colours available | Black, navy, white |
| Similar items | Women's version (48509) £23 |
| Fabric | 100% polypropylene |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | Low |
| Width stretch | ★ |
| Length shrink | ★ |
| Appearance | Fine |
| Care instructions | 60°C, can be tumble dried |

## KARRIMOR £30

| | |
|---|---|
| Item tested | ABL zip top (4105) |
| Colours available | Black, grey |
| Similar items | Crew top (4102) |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | Medium |
| Width shrink | ◒ |
| Length shrink | ○ |
| Appearance | Fine |
| Care instructions | 40°C, OK to tumble dry |

## LGT £22

| | |
|---|---|
| Item tested | Lightweight crew (91299) |
| Colours available | Navy |
| Similar items | Women's (91337); short sleeve |
| Fabric | Polartec PowerDry |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | Medium |
| Width shrink | ☆ |
| Length shrink | ★ |
| Appearance | Fine |
| Care instructions | 40°C, can be tumble dried |

## LOWE ALPINE £20

| | |
|---|---|
| Item tested | Dryflo lightweight crew (1270200) |
| Colours available | White, black, marine blue |
| Similar items | Women's version (1280200) |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | High |
| Width shrink | ☆ |
| Length shrink | ★ |
| Appearance | Fine |
| Care instructions | 40°C, can tumble dry |

## LOWE ALPINE £25 to £35

| | |
|---|---|
| Item tested | Dryflo full weight (1270600) |
| Colours available | Charcoal, grey marl, marine blue |
| Similar items | Women's and women's zip neck |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Low |
| Wicking rate | High |
| Width shrink | ★ |
| Length shrink | ○ |
| Appearance | Fine |
| Care instructions | 40°C, can be tumble dried |

## NORTH CAPE £25

| | |
|---|---|
| Item tested | Rhovyl Therm |
| Colours available | Midnight, grey, glacier blue |
| Similar items | Women's (also in 'heather') |
| Fabric | Chlorofibre/modal/viscose |
| Warmth rating | ◆◆◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | High |
| Width shrink | ○ |
| Length shrink | ○ |
| Appearance | Rough, |
| Care instructions | 40°C, do not tumble dry |

## ODLO £19 (suggested price)

| | |
|---|---|
| Item tested | Termic air quality |
| Colours available | White, silver |
| Similar items | Women's version |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | High |
| Wicking rate | Low |
| Width shrink | ☆ |
| Length stretch | ☆ |
| Appearance | Minor furring |
| Care instructions | 40°C, can tumble dry |

## PATAGONIA £30

| | |
|---|---|
| Item tested | Capilene midweight crew |
| Colours available | Navy, black, heather, granite, crimson, sage and viking blue |
| Similar items | Women's; zip and turtle-neck |
| Fabric | 100% polyester |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Low |
| Wicking rate | Medium |
| Width stretch | ★ |
| Length shrink | ☆ |
| Appearance | Slight furring |
| Care instructions | 40°C, can tumble dry |

## PETER STORM £20

| | |
|---|---|
| Item tested | Viloft top (03.0037) |
| Colours available | Grey marl |
| Similar items | Women's; turtle neck |
| Fabric | 40% polyester, 40% viscose, 20% acrylic |
| Warmth rating | ◆◆ |
| Warmth-for-weight | Medium |
| Wicking rate | High |
| Width shrink | ☆ |
| Length shrink | ★ |
| Appearance | Fine |
| Care instructions | 50°C, can tumble dry |

## ROHAN £27

| | |
|---|---|
| Item tested | Warm T-shirt |
| Colours available | Black, lime, burnt orange |
| Similar items | Women's; long sleeve with zip |
| Fabric | 100% polyester |
| Warmth rating | ◆◆◆ |
| Warmth-for-weight | High |
| Wicking rate | Medium |
| Width shrink | ○ |
| Length shrink | ◒ |
| Appearance | Slight clumping |
| Care instructions | 40°C, can tumble dry |

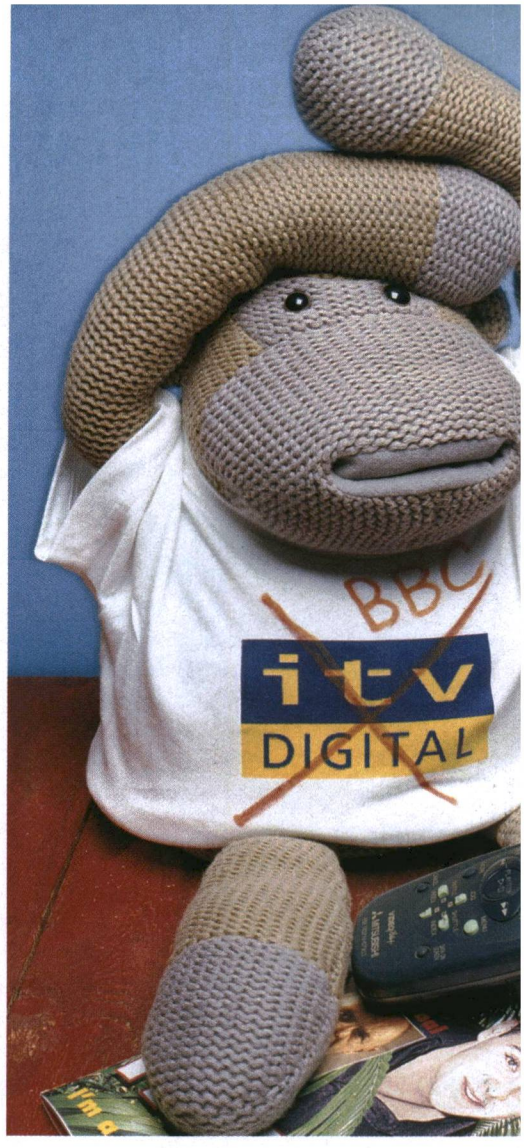
## SUB ZERO £21 (suggested price)

| | |
|---|---|
| Item tested | Factor 1 (unisex) |
| Colours available | White, black, pine, cobalt, khaki, flo yellow |
| Similar items | Zip neck version |
| Fabric | 100% polyamide |
| Warmth rating | ◆ |
| Warmth-for-weight | Low |
| Wicking rate | High |
| Width shrink | ◒ |
| Length shrink | ☆ |
| Appearance | Fine |
| Care instructions | 40°C, can tumble dry |

## TOG 24 £19

| | |
|---|---|
| Item tested | Crew |
| Colours available | Charcoal |
| Similar items | Women's version 'Frost' |
| Fabric | 100% polyester |
| Warmth rating | ◆ |
| Warmth-for-weight | Low |
| Wicking rate | High |
| Width shrink | ☆ |
| Length shrink | ★ |
| Appearance | Fine |
| Care instructions | 40°C, can tumble dry |

# DIGITAL DAZE




Consumer confidence in digital TV received through an aerial was badly shaken when ITVDigital folded in May, probably turning many people off the idea of digital TV completely. But a consortium run by the BBC in conjunction with transmission company, Crown Castle, has now been awarded the vacated licence to run digital terrestrial television (DTTV). Its service, to be known as Freeview, launches this autumn and may breathe new life into the format.

There are no monthly subscriptions – something that's put many off digital TV in the past. Once you've bought a digital converter box, for around £100, there's nothing more to pay, unless your aerial is unsuitable, in which case it will cost around £150 to upgrade it. All channels are 'free-to-view', like the conventional analogue TV we're used to, and this may appeal to many who've not been tempted by digital TV before.

The 24-channel package on offer is more limited than that previously available via ITVDigital, but fewer channels, increased transmitter power and changes to the way the signal is transmitted, should make the signal more robust with fewer interference problems, less picture and sound break-up and a larger coverage area than before. Estimates suggest that around 80 per cent of homes will be able to receive Freeview, but about half will need the aerial upgrade.

There are other downsides to the new service. Even if you want to pay extra to receive sports or film channels, you can't. And some channels that have proved popular, such as UKGold or SkyOne, aren't included. Some of the ones that are included are likely to be of minority interest.

So it may be free-to-view digital TV, but the choice is limited, and for those who want more channels, or are not in the coverage area, the only options are satellite or cable TV. SkyDigital offers a free-to-view, non-subscription package, but it will cost £269 for the receiver/dish and installation. Also, the two main cable companies, Telewest and NTL, offer digital subscription packages. September's *Which?* carries an article (p24) summarising the services offered by cable companies.

### CAN I GET DTTV WHERE I LIVE?

Local electrical retailers should be able to tell you whether you live in the DTTV reception area, or try a postcode check at www.dtg.org.uk/consumer. This site will also indicate whether you're likely to need an aerial upgrade. However, even if it suggests it's not necessary, your existing installation may prove to be too old to give decent digital reception and need replacing anyway. An upgrade costs around £150 and the Confederation of Aerial Industries can give details of local installers.

## WHAT WILL YOU GET?

The Freeview package includes 24 channels plus radio stations and interactive services.

### MAIN CHANNELS

**BBC1**
**BBC2**
**BBC CHOICE** Youth, comedy and music. Will become BBC3 with a similar mix of shows, if the government gives approval
**BBC FOUR** 'Highbrow' culture and current affairs, including world cinema, concerts and documentaries
**ITV1**
**ITV2** ITV's second channel complementing the main terrestrial channel
**CHANNEL 4**
**S4C** (Wales only) Welsh language sister channel of Channel 4
**CHANNEL 5**

### NEWS CHANNELS

**BBC NEWS 24**
**ITN**
**SKY NEWS**
**CNN** US-based world news
**SKY SPORT NEWS** Offers continuous sports news

### CHILDREN'S CHANNELS

**CBBC** Aimed at six- to 13-year-olds, showing comedy, drama and factual shows
**CBEEBIES** For children under six. Shows programmes like The Tweenies and Teletubbies
**BOOMERANG** Cartoon channel featuring classic US cartoons like Top Cat, Scooby Doo and The Flintstones

### FILM CHANNEL

**TCM** (Turner Classic Movies) Broadcasts old films

### PARLIAMENTARY CHANNELS

**BBC PARLIAMENT** Live coverage from the House of Lords and House of Commons
**S4C2** (Wales only) Live coverage from the Welsh National Assembly

### SHOPPING AND TRAVEL

**QVC** Shopping channel
**TV TRAVEL SHOP** Offers holiday deals
**SKY TRAVEL** Offers holiday deals and destination information

### OTHERS

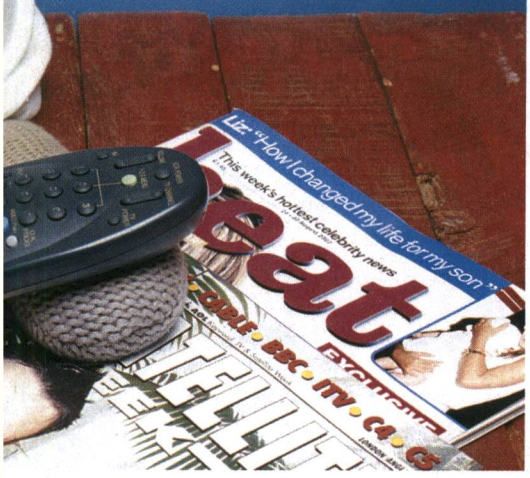
**UK HISTORY** History programmes drawn from BBC archives
**THE COMMUNITY CHANNEL** Charity channel focusing on different campaigns
**BBCi** The BBC's interactive television and text service (see 'What is interactive TV?' opposite for details)
**BBC RADIO** The six BBC national radio stations, including 6 Music

### COMING SOON

A general entertainment channel, a music channel, other interactive services and commercial radio stations will be included but details were not available as we went to press.

PHOTOGRAPHY JONNY THOMPSON

**The BBC will step into the shoes of ITVDigital this autumn with the launch of its free-to-view digital service. But is it right for you?**




Those who receive TV through a communal aerial will need to check with whoever looks after this before upgrading.

If you currently use a set-top aerial, you may need to convert to a roof-top aerial because DTTV signal strengths probably won't be strong enough for good reception.

## HOW DO I GET IT?

Assuming you live in the coverage area and your aerial is up to scratch, you can simply buy a digital converter box, plug it in, follow the set-up instructions and away you go. You'll get all the channels detailed in our the box on the left and not have to pay another thing. You will need a separate set-top box for each TV that you want to receive digital television on, though.

Instead of buying a set-top box, you could buy an integrated digital TV (IDTV), which is a television with the box built-in. We reported on two IDTVs in September's widescreen TV article (*Which?*, September 2002, p20), but don't currently recommend them because you'll lose the flexibility to upgrade if technology improves. In addition, manufacturers often charge more for a built-in receiver than you'll pay for an add-on box.

## SET-TOP BOXES ON TEST

A number of digital converter set-top boxes are now available and were tested for this report. The first, the Pace Digital TV Adapter, originally reviewed in May (p16) is now updated with new software for digital text and interactivity. We've looked at all the models currently available but more are due in the coming months. We aim to review these in the 'All Change' pages of *Which?* as they launch.

A useful website about all aspects of free-to-view digital TV and the availability of set-top boxes can be found online at www.freetoview.co.uk.

## FEATURE FOCUS

All the boxes we looked at deliver good TV picture and sound quality but they offer different features.

They vary in size. The Nokia and Goodmans are probably too big to sit on top of a TV, whereas the Pace would because its the smallest of all the models.

Most consume a lot of power in standby mode, roughly 6 to 8 watts, which compares poorly with a modern TV that uses only about 1 watt. But the Pace is particularly good, using only 0.4 watts in standby.

None of them lets you watch one digital programme while recording another digital programme on your VCR, but those with UHF loopthrough allow you to record a digital programme while watching an ordinary analogue channel (or vice versa), with minimal disruption to your existing TV and VCR connections.

If your TV doesn't have a Scart input, the box must have a UHF modulator so you can connect it to your TV's aerial socket and tune a spare TV channel into it. However, you'll receive only mono sound and the picture quality won't be as good as with a Scart lead. Pace offers an optional UHF adaptor for its box (£10) that also provides a UHF loopthrough facility.

Digital satellite and cable have sophisticated electronic programme guides (EPGs) listing what's showing on every channel over the coming week or so. There's currently no equivalent EPG on DTTV. It simply has an on-screen display of what's currently showing and what's coming up next – a now/next guide. A full EPG may be added by the BBC in the future, but it has not provided any details.

You don't need a widescreen TV to watch digital, although many digital broadcasts are in widescreen format. When these boxes are being set up, they all ask what type of TV you have and then adapt the picture accordingly.

A built-in timer is essential for recording from multiple digital channels while you're out. It lets you program the box to switch between different channels at the appropriate time, though you'll still need to program the VCR, too. The Pace, Panasonic and Daewoo models lack this feature meaning you can record only from

## WHAT IS INTERACTIVE TV?

Digital TV technology gives viewers more control over the TV programmes they're watching. Using the remote control it enables viewers to interact with certain TV programmes in several ways.

The BBC interactive service, BBCi, provides an enhanced text service and offers additional interactive features to all digital viewers. Digital satellite and cable viewers get more extensive interactivity because the larger amount of 'broadcast space' or bandwidth allows this.

During Wimbledon tennis fortnight, BBCi let viewers select coverage from several different courts. During the World Cup viewers could see match statistics, player profiles and other match results on screen. And, during the Commonwealth games, digital viewers were offered coverage of additional events not available to those watching conventional TV.

If programmes have an interactive element, this is indicated by a red logo on the screen when the option is active, and they are accessed via the red button on your remote control.

BBCi services are free to access. Satellite and cable providers offer other interactive services, such as e-mail and shopping, but satellite boxes need a phone connection for these, so call charges may apply.

# Digital TVs

| Set-top boxes | Daewoo SetPal | Goodmans GBD 1 Digital tuner | Grundig GTD 1500 | Nokia Mediamaster DVB 9850T | Pace Digital TV | Panasonic TU-CT20 |
|---|---|---|---|---|---|---|
| **Specification** | | | | | | |
| Price (£) | 100 | 100 | 100 | 130 | 100 | 100 |
| Dimensions (wxdxh) (cm) | 25x18x5 | 30x30x6 | 27x14x8 | 38x26x7 | 19x13x5 | 23x14x 4 |
| **Features** | | | | | | |
| Number of Scart sockets | 1 | 1 | 2 | 2 | 1 | 1 |
| UHF modulator 1▷ | ✓ | | | ✓ | see[1] | ✓ |
| UHF loopthrough 2▷ | ✓ | ✓ | ✓ | ✓ | see[1] | ✓ |
| Now/next guide 3▷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Favourites 4▷ | | ✓ | ✓ | ✓ | ✓ | ✓ |
| Timer 5▷ | | ✓ | ✓ | ✓ | see[2] | |
| Text | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Separate audio output 6▷ | | | | ✓ | | ✓ |
| Digital audio output 6▷ | | | | ✓ | | |
| Controls on box 7▷ | | | ✓ | ✓ | | |
| Parental locks 8▷ | | ✓ | ✓ | ✓ | ✓ | |
| Card slot 9▷ | | | | ✓ | ✓ | |
| **Ease of use** | | | | | | |
| Setting up | ☆ | ★ | ◒ | ◒ | ★ | ★ |
| Remote control | ☆ | ☆ | ☆ | ☆ | ☆ | ○ |
| Everyday use | ○ | ☆ | ◒ | ◒ | ☆ | ☆ |
| Interactive features/text | ○ | ○ | ○ | ●[1] | ☆ | ○ |
| **Information** | | | | | | |
| Additional notes/update since our test | | | Grundig GTD 1000 and Thomson TDT 1000 technically identical | 1 Box occasionally locks up | 1 Optional adaptor is £10 2 Software upgrade now available | |

**KEY**

★ ☆ ○ ◒ ●

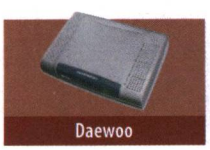
best ⟷ worst

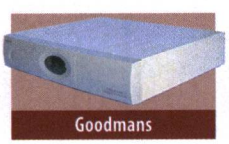
✓ has this feature

**NOTES**

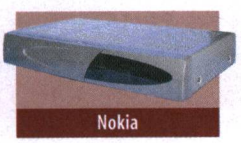
**Features**

1 Essential if your TV doesn't have a Scart socket
2 Allows recording of an analogue channel while watching digital (and vice versa)
3 Provides on-screen programme information about what's showing now and coming next
4 Allows quicker access to your favourite channels
5 Allows recording from more than one digital channel while you're out
6 For connecting to hi-fi or surround sound systems
7 Useful when you lose the remote control
8 Restricts channel access
9 Not currently used (see main text)

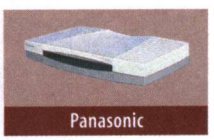

Daewoo


Goodmans

Grundig


Nokia

Pace


Panasonic

one digital channel while away from home.

You'll probably find you watch some channels more than others and you can add these to a favourites list. The channel up/down buttons on the remote control will then cycle through only these favourite channels making it quicker to access them. You can still access the other channels via the menu system.

All the boxes we tested had the latest software for digital text and interactive TV (see 'What is interactive TV?'). The Pace was particularly quick at accessing these features, whereas the Nokia was slow and occasionally locked up completely.

All boxes have a Scart socket output but some have two, which makes it easier if you want to connect the box to other pieces of equipment in addition to your TV – to a VCR, for example.

Separate audio outputs (sometimes including a digital output) let you connect the box to your hi-fi or home cinema system for improved sound quality.

All the boxes come with a remote control. The Grundig has the option of a remote control 'extender' (£10) – a small sensor on a wire that you plug in to the set-top box. The sensor sits on the TV and picks up the remote signals so the box itself can be hidden. Two models have controls on the box. So, if you misplace the remote or the batteries go flat, you're not stuck.

Parental locks let you block access to digital TV channels. These may simply block all channels or be more sophisticated and allow you to access only certain channels using a Pin number.

Analogue subtitles for people with impaired hearing are difficult to record without a specially equipped VCR or an expensive S-VHS machine. But digital TV subtitles can be recorded on to any VCR, which will help those who use this service.

Although you can't upgrade from the free-to-view service to receive additional pay TV channels at the moment, such a service hasn't been ruled out long term. Some of the set-top boxes we looked at have card slots, presumably so that, if such a service is launched, the boxes would be able to receive it.

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# Why are we waiting?

## Our survey shows that patients are waiting too long to see their GP, and in some areas of Britain it's hard to find a GP at all

The GP crisis has been headline news this year. There aren't enough GPs, doctors are overworked, with a quarter planning to leave the profession, and practices are closing their lists to new patients. So how are these workforce problems affecting you, their patients? Are GPs still able to give you the time and attention you need? Our survey reveals that many people, particularly in certain areas, are still waiting far too long to get an appointment. Even in an emergency, nearly one in three people had to wait at least two days. We've also found that some people are finding it hard to register with a local doctor. The good news is that, when you finally get to see your GP, most of you are happy with the consultation.

### PATIENTS LOSING PATIENCE

We found that only half the patients in our survey were able to see a GP on either the day they called the surgery or the next day. One in five had to wait at least five days to see a doctor, and nearly one in ten waited longer than a week. It's no surprise, then, that 72 per cent of people we questioned felt that same-day appointments would improve the service their GP practice offers (see the chart, opposite).

For those with an urgent need to see a doctor, things moved only slightly more quickly. Just over half of those who told us their visit was for an urgent condition or emergency were seen on the same day. But 30 per cent had to wait at least two days and 13 per cent waited five days or more. If you want to see a particular doctor – often important for continuity of care – it's likely you'll wait longer. Of those who specified a doctor, only 45 per cent were seen the same or next day, compared with 56 per cent of those willing to see any doctor.

Such long waiting times are not only frustrating for patients. They can also waste doctors' time. People who book to see a doctor several days in advance often fail to turn up for their appointment, as they're already better by the time it comes around.

**Off target** Our findings indicate that GPs aren't on course to meet government targets. By 2004, all patients in England should be able to see a GP within two working days of calling the surgery. The latest government figures show that 77 per cent of practices with an appointment system are already meeting this target. But there are concerns that the official figures don't truly reflect the patient's experience, as they concentrate on a practice's first available appointment. The first appointment may be almost immediate, due to a late cancellation, but patients may be unable to reach the surgery in time to take it. Instead, they have to settle for the next available appointment, which could be days later. The practice, though, would meet the government's target.

**Regional differences** It's clear that where you live can affect how soon you can see your GP. The proportion of practices meeting the government's 48-hour target in February varied from just 55 per cent in east London to 98 per cent in Bedfordshire. And our survey uncovered major problems in Scotland. Only 28 per cent of patients there were seen the same or next day, compared with 52 per cent in England and Wales. There is no formal target to reduce waiting times in Scotland, but the Scottish Executive states that it's working to 'ensure that patients can get access to an appropriate member of the primary care team in 48 hours'.

**The waiting-room game** Once at the surgery, 11 per cent of patients in our survey were seen within five minutes of their appointment time, and 44 per cent waited between five and 15 minutes. But another 43 per cent told us they were left waiting for more than 15 minutes, including 15 per cent who waited for more than half an hour. Surgery waiting times were significantly higher for patients living in urban areas.

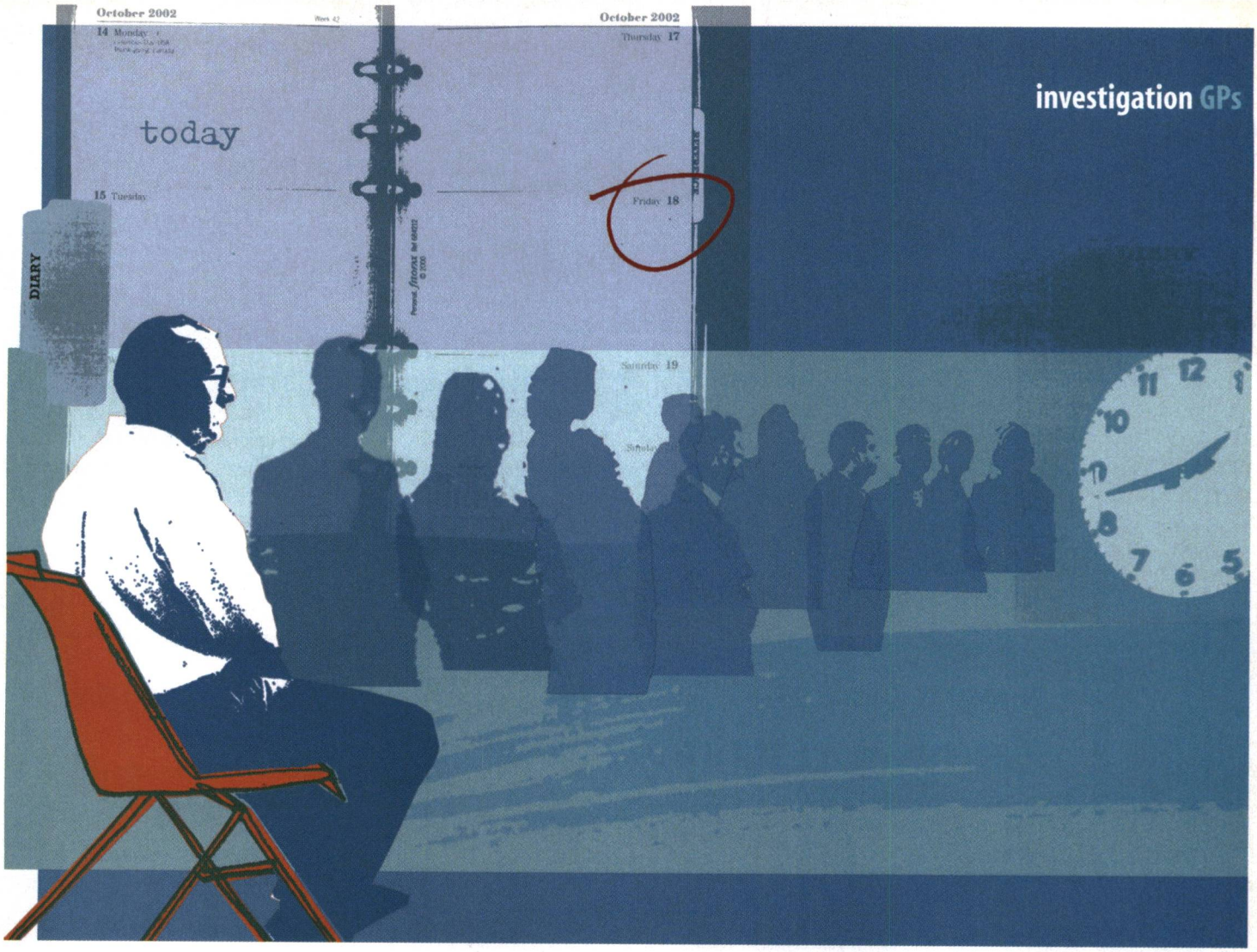
### CONSULTATIONS

Consultations with GPs take an average of nine minutes, and most patients in our survey felt their last

**OUR SURVEY**

We asked patients in England, Wales and Scotland a series of questions in June this year. The questions were asked of 1,232 adults, aged 15-plus, who had visited their GP in the last year. Their answers are based on their most recent visit to a GP. We excluded from the sample any health care professionals. Results were weighted to represent the population in terms of age, sex, class and religion.

ILLUSTRATION KATE MILLER

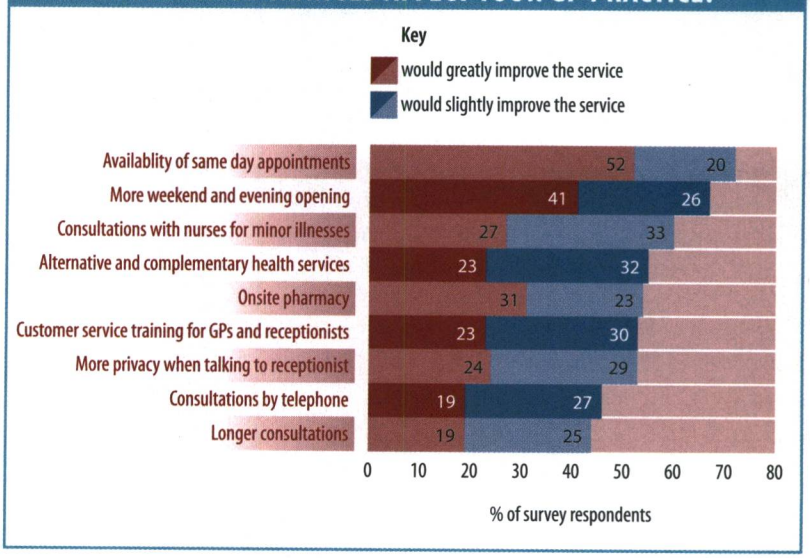



consultation was the right length. Around one in seven thought their consultation was too short. Again, it's not a consistent picture across the country. Patients in Greater London were relatively dissatisfied with their consultation length – more than one in five felt that their GP hadn't spent enough time with them, compared with one in ten people in the north of England.

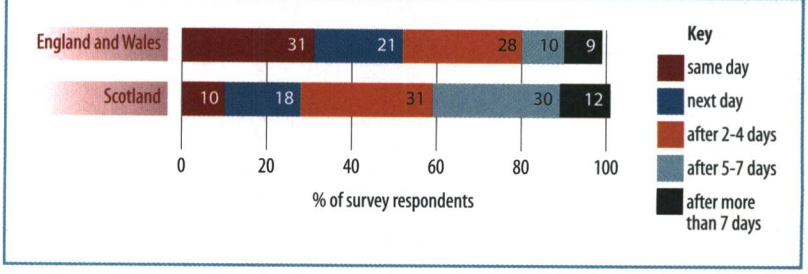
**Communication** Our survey shows that most patients are happy with their GPs' communication skills. More than eight out of ten people felt their GP listened to and understood them well. And most also said the doctor provided helpful information and advice, and answered their questions well. Only 7 per cent told us that their doctor answered questions poorly or didn't leave enough time for questions. Patients who chose to see a particular doctor were even more likely to be satisfied with the consultation. However, time pressures can clearly affect communication. Of those who felt their consultation was too short, only 22 per cent thought the GP answered their questions well, compared with 64 per cent of those who were happy with the consultation length. They were also more likely to find information from the GP difficult to understand or not detailed enough.

Once again, we found problems in Scotland – only 40 per cent of patients there felt their GP answered questions well, compared with 59 per cent in England and Wales. And we were concerned that people with ongoing medical conditions were less likely than those

## HOW WOULD THESE CHANGES AFFECT YOUR GP PRACTICE?




## HOW SOON DID YOU GET TO SEE A GP?



## DRIVEN OUT OF TOWN

Julie Woodley and her family had to struggle to register with a local GP practice after they moved last year to Godmanchester, a small market town in Cambridgeshire. They were turned down by both GP practices in the town, as well as many other local surgeries, as all the practices' lists were closed to new patients. After many phone calls, they found a practice willing to take them – but it's over three miles away, and getting there involves a 20-minute drive round a congested ring road. 'The same thing has happened to many of my neighbours,' Julie explained. 'Now one of the GPs in Godmanchester is retiring so many more of my neighbours are having to find a new surgery.' The local primary care trust has a duty to find them a practice, but it may not be one of their choosing, or in a convenient location.

## INNOVATIONS AND ALTERNATIVES

Many GPs think the government's target for people to see a GP within 48 hours is unrealistic and unhelpful, against the backdrop of doctor shortages. But some practices are managing to meet the target without extra resources.

The Primary Care Collaborative (PCC) scheme, funded by the government, has helped thousands of GPs to review their appointment systems to meet patient demand (see 'Practice makes perfect', opposite). The 400 practices that initially joined the scheme have reduced waiting times by an average of 62 per cent, with 90 per cent now able to offer their third available appointment within 48 hours. (The PCC sees the third available appointment as a more realistic reflection of patients' experiences than the government's focus on the first available appointment.) By April of this year, more than 1000 practices, covering seven million patients, were taking part.

Ruth Kennedy from the Collaborative explains: 'We encourage practices to look at different, more effective, ways to meet demand. So patients may be offered the chance to talk to a GP on the phone or to consult a pharmacist or nurse.'

Increased use of nurses is a popular solution to the GP workload crisis. The British Medical Association recently proposed a greater role for nurses at GP practices. And patients are increasingly encouraged to use the NHS Direct phone line and NHS walk-in centres (both led by nurses) for medical advice and treatment. Some studies show that nurses can provide at least as a good a service as GPs in terms of patient care and advice. However, the Royal College of General Practitioners is wary, and says: 'Patients who are ill require the skills of a GP to make a diagnosis...Nurses are being expected to undertake the work of a GP without the equivalent training.'

who hadn't been ill over the last year to find information from their GPs helpful.

### WHERE HAVE ALL THE GPS GONE?

Certain areas of the country are blackspots for GP shortages. In February, there were 57 GPs per 100,000 patients in England, but this varied from 46 in Barnsley, for example, to 69 in Herefordshire. Some practices in deprived and inner-city areas find it particularly hard to recruit GPs. The government's NHS Plan proposes 2,000 more GPs by 2004, with initiatives including 'golden hello' payments for those taking up posts in under-doctored areas. But the Royal College of General Practitioners (RCGP) believes an extra 10,000 GPs are necessary. Last year, the number of GPs increased by the equivalent of just 18.

The General Practice Committee of the British Medical Association told us: 'There is a severe shortage of GPs throughout the UK, with many practices forced to close their patient lists to safeguard the quality of care they can offer to existing patients.' We've heard from many readers who've come up against closed lists (see 'Driven out of town', left). One reader was unable to register at the same practice as her neighbours and is currently without a GP. When her children needed medical attention, she took them to the accident and emergency department at her local hospital.

Another reader, a GP, told us: 'The only way we can get the message about the shortages to the powers-that-be is to close our lists to new patients. But the local primary care trust (PCT) can still allocate patients to us, and we can't refuse unless we have more than 3,500 patients on our list. The average list size is around 1,800. The ideal would be 1,600.'

### MAKE IT BETTER

When we asked people what improvements they would like at their GP practice, by far the most popular was the availability of same-day appointments. This was especially important in Scotland, where there's a longer wait to see a doctor. The second most common answer was increased evening and weekend opening.

We also asked people what they thought of a list of suggested changes (see the chart, p35). Same-day appointments and evening and weekend opening topped the list again, with over two thirds feeling they would improve the service at their GP practice. And patients seem to be in favour of some of the measures being taken to ease GPs' workloads. For example, 60 per cent thought consultations with nurses instead of GPs for minor illnesses would improve things, and 46 per cent were positive about telephone consultations.

Although most people felt their consultations were the right length, a significant 44 per cent felt longer consultation times would improve the GP experience.

PHOTOGRAPHY CAMERA CREW, PHILIP REESON

And, while they were mostly happy with GPs' interpersonal skills, over half felt that customer service training for both GPs and receptionists, and more privacy when talking to receptionists, would make for a better service. Over half favoured an onsite pharmacy.

### GPS: YOUR RIGHTS

We explain below what you can expect from GP services, and where to turn if things go wrong.

**Finding or changing a GP** Details of local GPs are available from libraries or from your PCT or health authority (see 'Contacts', p56 for more information). You don't need to move house to change doctor, and you don't need to tell your old GP. Your new GP will ask for your medical records to be sent to them.

**Removal from a list** GPs can remove patients from their lists for any reason and without explanation. The RCGP advises that it's acceptable to remove patients because they've left the area, but not simply because they've made a complaint or disagreed with a doctor.

**Making a complaint** You should first follow your practice's in-house complaints procedure. If you're not satisfied after this, go to the local PCT or equivalent.

**More information** *Your Guide to the NHS* (0800 555 777) explains more about services in England. For independent advice about local services, contact your community health council (these are due to be abolished but patients' forums will replace many of their functions). For confidential medical advice in England and Wales, call NHS Direct on 0845 4647.

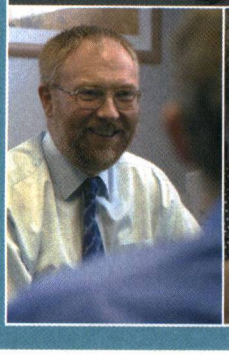
## OUR VERDICT

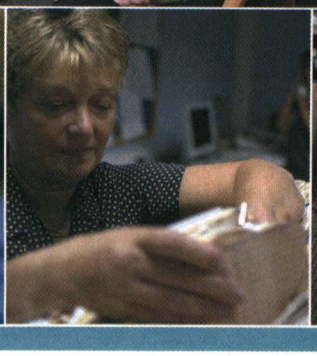
GPs are highly valued by their patients. Most people in our survey were happy with the consultation and with their GP's communication skills. The main problem we found is that many patients can't get to see a GP quickly, even for urgent conditions or emergencies. And we found an extremely uneven picture across the country. Some areas are struggling with long waits, rushed appointments and a lack of space for new patients. We welcome government efforts to recruit more GPs, but so far they've had little real effect on patients.

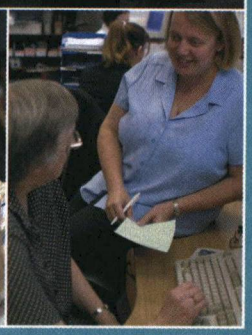
The government has set a target that, by 2004, patients in England should be able to see a GP within two working days of contacting the surgery. Official figures and our own survey both indicate that many practices are currently a long way from meeting the target. In Scotland, where there is no such target, patients have the longest wait to see a doctor.

Targets are clearly hard to meet where there are staff shortages. However, as shown in 'Practice makes perfect', below, practices can make significant improvements without extra resources. And a greater use of other healthcare professionals, such as nurses and community pharmacists, can help to ease the pressure on GPs.

## PRACTICE MAKES PERFECT







Dr Graham Hillary and his team have transformed the GP experience for patients at their practice, the Sunnybank Medical Centre in Bradford. The average wait to see a doctor used to be nine days. Now patients can always be seen on the same day.

After involvement with the Primary Care Collaborative, Dr Hillary assessed demand for appointments, and rethought the appointment system and the use of staff at the practice. 'We realised that Monday was our busiest day, with Wednesday and Thursday much quieter. So we chose not to pre-book any appointments on a Monday. Now people can just phone up on the day, and be offered an appointment immediately,' he told us.

Some of the skilled nurses at the practice now run clinics, while other nurses and health care assistants have taken on some of the more routine nursing tasks. Meanwhile, reception staff have been trained to take blood pressure, blood tests and perform basic patient checks. The practice now also has a weekly visit from a voluntary organisation, which can help patients with things like applying for incapacity benefit. All these measures have freed up the doctors for more skilled tasks. And the number of patients not turning up for their appointments has fallen dramatically.

'Our system wouldn't work everywhere,' Graham told us, 'but all practices can make changes simply by looking at patients' needs and trying to meet them.'

A better use of resources has meant that patients of the Sunnybank Medical Centre in Bradford can now see a GP on the day they contact the surgery. Previously, the average wait was nine days

Hi-fi buffs usually mix and match their separates for the best sound quality but, increasingly, matching separates can do the job just as well

*David Brake finds that hi-fi separates are getting better and better*

# SOUNDS GOOD TO US

The hi-fi separates we've tested this year delivered the most consistently good sound quality we've ever heard – and some of the best performers were also among the cheapest.

Our panel of listening experts found it difficult to express a preference between the sound quality of the systems we tested. One said that, if they walked into a room, they wouldn't be able to judge immediately whether they were listening to the best or worst amp/CD combination in this test. Remarkably, the systems were all close in quality to our £5,000 reference equipment (though our listeners could still tell the difference, and preferred the latter).

This year we asked manufacturers to recommend their own combinations of matching separates. This should ensure the CD player and amplifier are well matched – and, of course, they should look good together. We also identified the Best Buys for individual components so, if you want, you can assemble a 'best of breed' system.

The component that has most impact on the sound quality of your hi-fi system is the speakers. There's a wider variation between the best and worst speakers than there is between separates, so that is where you should spend your money. We looked at speakers last month ('Speaking volumes', *Which*? September 2002, p46). The Best Buy bookshelf speakers were the £180 B&W DM303, and the best mid-price floor-standers were the Eltax Monitor VII, £180, though for top audio performance you could get the Tannoy Revolution R3, £550 (£350 from wol.value-direct.co.uk).

Since our last hi-fi separates test in September 2000, the new DVD-A and SACD formats have appeared. However, from what we've tested so far, they're nothing to get excited about unless you already have a 'state of the art' system (see 'SACD vs DVD-A', p40). Digital radio is also now available – we reviewed the technology and several players in May 2002 – but it tends to be expensive and is still not on offer from most hi-fi manufacturers. If you want a system which has a digital audio broadcast (DAB) tuner that matches it in appearance, Technics and Arcam are your only option so far (with the ST-GT1000 and DT-81 respectively). Sony has a DAB tuner – the STD777ES – but it costs more than all of the other Sony components combined.

## CASSETTE AND RECORD DECKS

We haven't tested cassette decks and record decks for several years now as not

ILLUSTRATION SHONAGH RAE. PHOTOGRAPHY JOHN TRENHOLM

many are sold any more. If you are recording, you are much better off, in terms of quality and convenience, with a minidisc (MD) or CD recording system.

If you have a collection of records and audio tapes, you would be well advised to transfer as much as possible of your existing collections to one of these new formats, which will be more durable. If your collection is too large to do this, however, and you are unhappy with your existing tape deck or record deck, it's still possible to purchase good quality separate components.

In the case of a tape deck, the minimum requirements you should look for are Dolby B noise reduction, ability to record on Type I and II tape (ferric and chrome), auto reverse and manual record level control. For best results, spend a bit more to get fine adjustment controls to tune the bias and equalisation – this will give you the best possible match to the brand of tape you're using.

If you're buying an amplifier for use with a record deck, it should include a special input for turntables – otherwise you will need to buy a pickup pre-amp (www.hifibitz.co.uk has one from Pro-ject for £40). The Denon, NAD and Cambridge Audio amps we tested lacked this input.

If you have an old tape deck that's wearing out, investing in a new one could be worthwhile if you want to continue using your tape collection. An old turntable, if good quality, is less likely to be worn out and can be easily reconditioned by a good hi-fi service engineer.

### RECORDING

We looked at both minidisc and CD recorders, and the sound quality they provided was very good – almost indistinguishable from the original in most cases. Minidiscs have the edge on ease of use and flexibility, however, and the recorders tend to be cheaper than CD recorders. In both cases you can buy 74- or 80-minute discs.

With minidiscs you can record in mono and double the length available. The Sony recorder also lets you squeeze double or even quadruple the length out of a disc in stereo by reducing sound quality – fine for recording speech, for example, or when you're planning to listen to discs on the move. Minidiscs are smaller than CDs – standard discs cost around £1 – so you can buy a range of pocket-sized portable players to take your music away with you. You can title individual tracks and add, move and edit tracks easily.

## SPEAKERS HAVE THE MOST IMPACT ON SOUND QUALITY

With CD recorders you have a choice between rewritable discs (CD-RWs) costing around £1.50, or 'write once' CD-R discs, costing around 80p. With CD-RW discs, however, your editing options are limited to adding or removing tracks – you can't move or split them. Some CD players have trouble reading CD-RW discs – the Cambridge Audio D100 would not play back the CD-RW we tested it with. While recordable CDs made for use with computers are cheaper, hi-fi systems cannot record on to them.

You may already have a CD recorder on your computer, or a portable minidisc player. It's certainly worth checking whether your computer's CD recorder produces CDs you are happy with before you buy a separate recorder for your hi-fi. And if you have a portable minidisc recorder with a line out as well as a headphone jack, you may find that the sound quality you get is good enough and you don't need to buy a separate minidisc unit.

### CABLES

If you are upgrading your stereo system, you may be tempted to spend a bit more on speaker cables or to run two sets of wire – one to the treble and one to the bass ('biwiring'). But, as last month's speaker test indicated, even expert listeners didn't consistently prefer £9 a metre cable to 69p a metre wires, and biwiring also seemed to have little effect.

If you weren't supplied with interconnect cables at the time of purchase (Cambridge Audio and Arcam's separates didn't come with these), get cables with good quality screening and tight-fitting gold-plated phone plugs. Typically this would cost £10 to £20 for a stereo pair (1.5 metres). Or use the optical digital connection provided between your CD and CD recorder or MD.

If you'd be happy to spend more, buy a better pair of speakers instead.

### COMPUTERS AND HOME STEREO

Thanks to the growth of online music sharing (and – let's be honest here – music piracy) people are increasingly playing MP3 music through their computers and hi-fis. The MP3 format varies in quality, depending on the way it is recorded, but is typically noticeably worse than CD. It is, however, very convenient, as you can fit more than 300 hours of MP3 music – whether pirated or simply recorded from your existing CD collection – on to a 20Gb computer hard disk. Because playback is computer-controlled, it is easy to program your listening by mood, artist or genre.

There are already several hi-fi manufacturers that make hard disk recorders for hi-fi costing from £600 upwards – Marantz, Sony and Yamaha, among others. Sony has even introduced a midi-style system, the CMT-L7HD, with a list price of around £1,000. Sony's equipment will let you record in ATRAC, which is the format used by minidiscs.

You can also save MP3s on to CDs using a computer, which allows you to squeeze ten hours of music on to a single disc (though of the CD players we tested, only the NAD C660 Combi CD/CD-R would play one of these discs back).

### MIDI OR 'LIFESTYLE' SYSTEMS

We last looked at midi (also known as all-in-one or lifestyle) hi-fi systems a year ago ('Compact sounds', *Which?*, October 2001, p30). These can appeal because of their looks, but we concluded at the time that, if you wanted the best sound quality for your money, you'd be better off choosing separates – particularly because the speakers that are included with all-in-one systems are not always the best.

Most hi-fi manufacturers offer a single remote to control all of their separates (of those we tested for this report, Denon, NAD and Cambridge Audio were the only suppliers that didn't). If you buy separates from different manufacturers, you'll need different remotes, or alternatively you could buy a universal remote.

Even all-in-ones can occasionally leave a rat's nest of cables behind your system and may require more than one power lead. Separates tend to be larger than midi systems, but if you buy from the same manufacturer, they'll normally look similar. ▷

## SACD VS DVD-A

Since we last looked at hi-fi separates, two new high-end technologies have emerged – SACD and DVD-A. The discs can carry additional text and graphics, and DVD-A players (which you can plug into your TV and/or hi-fi) can play back ordinary DVD video. Both players can play back ordinary CDs, but does either provide better sound quality than CD?

We asked a panel of four of our most experienced listeners to compare several SACD and DVD-A discs with the same music on CDs (we couldn't directly compare SACD with DVD-A as we couldn't find music that was available on both formats).

They found SACD to be better than CDs – but only slightly. In the case of DVD-A, two of the experts actually thought it was worse than CD. The third expert said they heard 'good width and depth', and the fourth thought one disc was 'cleaner with a slightly crisper top'.

While the list price of the Sony SACD player we tested – the Sony SCD-XE670 – is high, it is available for as little as £120 at Richer Sounds and, because it is a very good CD player, we made it a Best Buy. The cheapest of the three DVD-A players we tested, the JVC XV-SA725L, costs £350 on the high street, though, and since the benefits of the new format appear dubious, we can't recommend them – at least not unless conventional DVD players start including DVD-A circuitry in them without charging significantly more.

Sony TA-FE370 amplifier, ST-SE370 tuner, CDP-XE270 CD player and MDS-JE480 minidisc

Yamaha AX-396 amplifier

Technics SL-PG4 CD player

Sony SCD-XE670 SACD

Sony ST-SE370 tuner

Denon CDR-W1500 CD-R

Sony MDS-JE480 minidisc

BEST BUY

### MATCHING SEPARATES

There really was no contest for the best matching separates in this year's test. The cheaper of the **Sony** systems (comprising the **TA-FE370** amp, **ST-SE370** tuner, **CDP-XE270** CD player and **MDS-JE480** minidisc recorder) was the least expensive on offer, yet all of the components sounded good and had a good range of features. The only slight letdown is the amplifier's lack of support for more than one pair of speakers and the tuner's poor ease of use. Altogether the Sony amp, tuner, CD player and minidisc separates will cost around **£350** from the cheapest high-street retailers, and **£374** from wol.value-direct.co.uk.

### AMPLIFIER

The **Yamaha AX-396** offered all the power you could want and drives two sets of speakers. It is available for **£140** from Richer Sounds, or **£147** from wol.value-direct.co.uk.

### CD PLAYER

The **Technics SL-PG4** is not quite as easy to use as the Sony CDP-XE270 but it edges ahead on its overall score because it has a headphone socket with a separate volume control. You can also add tracks to your listening list while it's playing. It costs **£80** from Richer Sounds or **£86** from www.prcdirect.co.uk.

If you don't mind spending an extra £40, you may want to take a look at the **Sony SCD-XE670**. It's just as good a player, and you may find its ability to play back SACD discs worthwhile if the rest of your components are up to scratch. It costs **£120** from Richer Sounds and from www.richersounds.com

### TUNER

The **Sony ST-SE370** is inexpensive and offers good RDS support, reception and sound quality. The only drawback is that it's remote controllable only through a Sony amplifier. It costs **£80** from Richer Sounds or **£83** from wol.value-direct.co.uk.

### CD-R

We recommend minidisc players over CD-Rs for recording purposes, but if you do want a CD-R, we recommend the **Denon CDR-W1500** – it has good recording quality and, because it is a CD plus CD-R player, it can be used as a simple two-tray 'jukebox'.

It costs **£450** from Miller Brothers or **£340** from wol.value-direct.co.uk.

### MINIDISC

The **Sony MDS-JE480** doesn't have quite the recording fidelity of the Teac player, but it does have a handy stereo long-play mode and it costs less than half the price. You can buy it for **£100** from Richer Sounds or **£106** from wol.value-direct.co.uk.

## AMPLIFIERS

We haven't given a sound quality rating to amplifiers this year – instead we have measured the sound quality of CD players with matching amplifiers from the same manufacturer. See CD players table, below, for ratings. All of the amps are powerful enough for normal domestic use, though those above 80 watts give a little more 'headroom' for playing loudly without distortion (note that doubling the output power does not double the volume you perceive without distortion). The Denon, NAD and Cambridge Audio amps don't have inputs for record decks.

### Amplifiers

| | Arcam A65+ | Cambridge Audio A300 | Denon PMA-255UK | Marantz PM7000/T2G | NAD C 300 | Sony TA-FE370 | Sony TA-FE570 | Teac A-H500i | Technics SU-A707 | Technics SU-V500M2 | Yamaha AX-396 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Specification** | | | | | | | | | | | |
| Price (£) | 370 | 140 | 90 | 240 | 140 | 105 | 130 | 280 | 250 | 160 | 140 |
| Dimensions: wxhxd (cm) | 44x8x36 | 43x9x35 | 43x11x30 | 44x16x37 | 44x9x33 | 43x13x30 | 43x13x30 | 29x13x33 | 43x13x36 | 43x12x33 | 43x15x39 |
| Power output (watts) 1▷ | 60 | 65 | 65 | 150 | 45 | 90 | 110 | 70 | 70 | 50 | 105 |
| Remote control for whole system | ✓ | | | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Supports second set of speakers | ✓ | | | ✓ | | | | | ✓ | ✓ | ✓ |
| **Performance** | | | | | | | | | | | |
| Ease of use | ○ | ○ | ☆ | ◒ | ◒ | ○ | ○ | ○ | ○ | ○ | ○ |
| **Total test score** | 62 | 35 | 56 | 49 | 36 | 56 | 56 | 59 | 62 | 62 | 62 |
| **Information** | | | | | | | | | | | |
| Additional notes | Drives first pair or both pairs of speakers only (not second pair only) | Not rated for 4 ohm speakers, no headphone jack | | Very poor instructions, not rated for 4 or 6 ohm speakers | Source selection not clear, remote controls only amp volume | | | Automatically selects a Teac component when play is pressed on that component | | Unable to attach hi-fi-quality cables | |

**TOTAL TEST SCORE**

This ignores price and is based on:

| | |
|---|---|
| Features | 50% |
| Ease of use | 50% |

NOTE
1 Power output measured is at 1KHz for 1 per cent distortion

## CD PLAYERS

As you can see, the sound quality of this year's crop of players is uniformly impressive. Three of them did not come with remote controls, though if you buy their matching amplifier it comes with a 'master remote' that would control the CD player as well. Be sure to ask about the remote before you buy.

The Technics SL-PD7A offers the convenience of a five-disc 'jukebox' at a very reasonable price, but we found its advanced features difficult to program – it tied with the NAD and Denon for worst ease of use. The Denon and NAD player/recorders (CD-Rs) offer two trays in a single chassis but the NAD doesn't let you program and play back freely between both discs.

### CD players

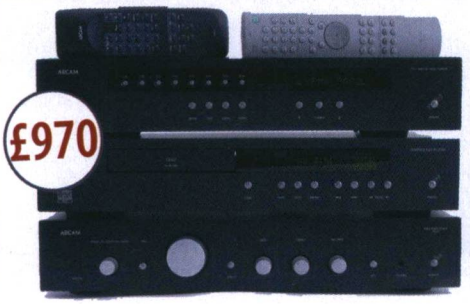
| | Arcam CD62 | Cambridge Audio D100 | Denon CDR-W1500 | Marantz CD6000L/T1G | NAD C 660 | Sony CDP-XE270 | Sony CDP-XE570 | Sony SCD-XE670 | Teac PD-H500C | Technics SL-PD7A | Technics SL-PG4 | Yamaha CDX-396 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Specification** | | | | | | | | | | | | |
| Price (£) | 350 | 120 | 450 | 240 | 500 | 65 | 100 | 120 | 240 | 140 | 80 | 120 |
| Dimensions: wxhxd (cm) | 43x8x34 | 43x8x34 | 43x10x33 | 43x9x31 | 43x12x36 | 43x9x28 | 43x9x28 | 43x9x29 | 29x13x39 | 43x12x37 | 43x9x32 | 43x9x2 |
| **Performance** | | | | | | | | | | | | |
| Ease of use | ○ | ○ | ◒ | ☆ | ◒ | ☆ | ☆ | ○ | ☆ | ◒ | ○ | ○ |
| Sound quality | ☆ | ☆ | ☆ | ☆ | ☆ | ★ | ☆ | ★ | ☆ | ☆ | ★ | ★ |
| **Total test score** | 64 | 56 | 63 | 68 | 61 | 74 | 68 | 75 | 63 | 63 | 75 | 70 |
| **Information** | | | | | | | | | | | | |
| Additional notes | | Wouldn't play back CD-RW discs | Two trays with CD-R | | Plays MP3 files from CD. Two trays with CD-R | | | Also plays SACD discs | | Five-CD jukebox | | |

**TOTAL TEST SCORE**

This ignores price and is based on:

| | |
|---|---|
| Sound quality | 55% |
| Features | 25% |
| Ease of use | 20% |

## COMPLETE SYSTEM PRICES




Arcam A65+ amplifier, CD62 CD player and T61 tuner (doesn't include MD or CD-R)

Cambridge Audio A300 amplifier, D100 CD player, T100 tuner (doesn't include MD or CD-R)

Denon PMA-255UK amplifier, CDR-W1500 CD player/recorder and TU-260LII tuner

Marantz PM7000 amplifier, CD6000L CD player, ST6000 tuner and DR6000 CD-R

NAD C 300 amplifier, C 660 CD player/ recorder, and C 420 tuner

Sony TA-FE370 amplifier, CDP-XE270 CD player, ST-SE370 tuner and MDS-JE480 minidisc

## TUNERS

Although there was a difference in the reception between the Marantz and Cambridge Audio tuners and the others, it was marginal and overall reception for all tuners was very good, so it made up a very small proportion of the overall score. The radio data system (RDS) newsflash feature found on several tuners can automatically retune your radio to receive the news from a different station then return you to the station you were listening to before. If you want to record from the radio, the Marantz and Teac systems are the only two with timers that allow that.

| Tuner | Arcam T61 | Cambridge Audio T100 | Denon TU-260LII | Marantz ST6000/T2G | NAD C 420 | Sony ST-SE370 | Sony ST-SE570 | Teac T-H500 | Technics ST-GT550 | Technics ST-GT350 | Yamaha TX-396L |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Specification** | | | | | | | | | | | |
| Price (£) | 250 | 120 | 110 | 170 | 140 | 80 | 100 | 170 | 150 | 120 | 100 |
| Dimensions (wxhxd) (cm) | 43x8x33 | 43x8x34 | 43x7x27 | 44x10x31 | 43x8x30 | 43x8x29 | 43x8x29 | 29x10x31 | 43x9x31 | 43x7x33 | 43x8x28 |
| RDS 1▷ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| RDS news 2▷ | | | | | | ✓ | ✓ | | | | |
| Long wave | | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| **Performance** | | | | | | | | | | | |
| Reception rating | ★ | ☆ | ★ | ☆ | ★ | ★ | ★ | ★ | ★ | ★ | ★ |
| Ease of use | ☆ | ○ | ○ | ○ | ○ | ◒ | ◒ | ○ | ○ | ○ | ☆ |
| Sound quality | ☆ | ☆ | ★ | ★ | ☆ | ★ | ★ | ★ | ★ | ☆ | ☆ |
| Total test score | 70 | 63 | 83 | 83 | 66 | 85 | 85 | 80 | 80 | 69 | 73 |
| **Information** | | | | | | | | | | | |
| Additional notes | Has its own remote | | | Has a timer, two aerial inputs | | Has a timer | | Has a timer | | | |

**TOTAL TEST SCORE**

This ignores price and is based on:

| | |
|---|---|
| Sound quality | 65% |
| Ease of use | 20% |
| Features | 15% |

NOTES

1 RDS identifies the station you are tuned into and displays it automatically. 2 RDS News tunes your radio to a news station for bulletins automatically (if set).

Sony TA-FE570 amplifier, CDP-XE570 CD player and ST-SE570 tuner

Teac A-H500i amplifier, PD-H500C CD player, T-H500 tuner and MD-H500i minidisc

Technics SU-A707 amplifier, SL-PD7A CD player, ST-GT550 tuner (doesn't include MD or CD-R)

Technics SU-V500M2, SL-PG4 CD player, ST-GT350 tuner (doesn't include MD or CD-R)

Yamaha AX-396 amplifier, CDX-396 CD player and TX-396L tuner (doesn't include MD or CD-R)

## PRICE CHECK

WHICH? extra

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra. Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery.

NOTES

Products highlighted in **red** are in the Best Buy Guide, p40. Sound quality and overall test scores for tuners, recorders and CD players are for comparisons between similar products not between, say, tuners and CD players. Prices listed are the cheapest high-street price we found. Prices for products that aren't widely available are in *italics*.

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

**TOTAL TEST SCORE**

This ignores price and is based on:

| | |
|---|---|
| Sound quality | 55% |
| Features | 25% |
| Ease of use | 20% |

## MINIDISC RECORDERS/CD RECORDERS

As the quality of sound reproduction of both minidisc players and CD recorders is very good, we suggest you make your decision based on the features, cost and ease of use of the equipment. Here minidiscs generally have the edge over CD-Rs because they allow you to edit more flexibly, the discs are smaller, and there are long-play modes available (see 'Recording', p39). Sound quality is compared with the original source, not an absolute. Overall test scores aren't comparable between minidiscs and CD-Rs.

### CD recorders/ minidisc recorders

| | CD recorders | | | Minidisc | |
|---|---|---|---|---|---|
| | Denon CDR-W1500 | Marantz DR60000/T1G | NAD C 660 | Sony MDS-JE480 | Teac MD-H500i |
| **Specification** | | | | | |
| Price (£) | 450 | 300 | 500 | 100 | 350 |
| Dimensions: wxhxd (cm) | 43x10x33 | 43x9x31 | 43x12x36 | 43x9x28 | 29x10x30 |
| **Performance** | | | | | |
| Ease of use | ○ | ◒ | ○ | ○ | ◒ |
| Sound quality | ★ | ★ | ★ | ☆ | ★ |
| Total test score | 78 | 71 | 75 | 79 | 81 |
| **Information** | | | | | |
| Additional notes | CD dual tray (see CD players table) | Standalone CD-R | CD dual tray (see CD players table) | Minidisc has stereo LP2x and 4x | |

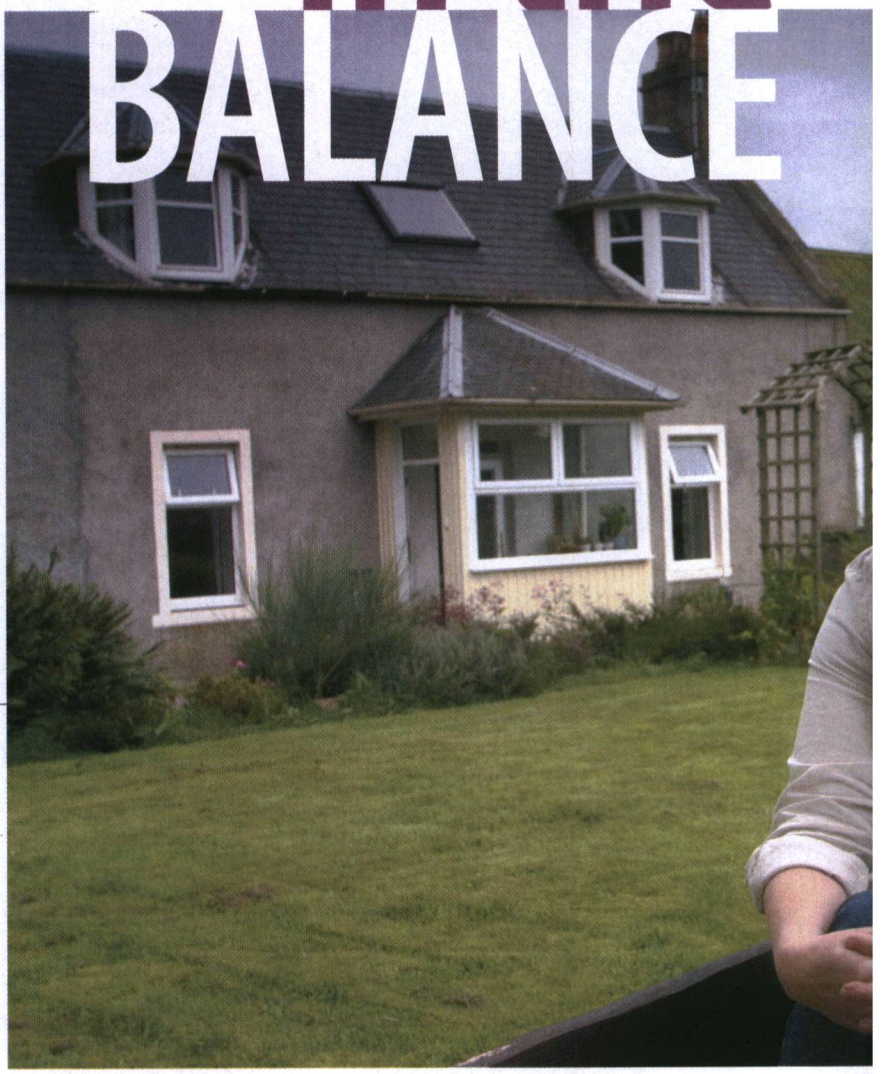
# In the BALANCE

## We help Which? reader, Lynn, to manage her monthly income and clear her debts, and to save around £300 a year

Lynn Patterson is 44 and works full-time as a lecturer at Inverness College, earning approximately £22,000 a year. Lynn is single and lives in the house she bought a couple of years ago. As well as her mortgage, Lynn has a car loan and several credit cards. She also has a cash Isa and a savings account as well as a current account.

Lynn's net monthly wage of around £1,300 means that, although she doesn't get into dire financial straits, there's not much left to play with in her account by the end of the month. As a result of this, she is having some trouble paying off her debts.

Like many of us, Lynn isn't particularly interested in personal finance management but suspects she could save money. Her main aim is to manage her cash flow better, tidy up her banking arrangements, and make her money work as hard as it can. So, with the help of two independent financial advisers, we've made some suggestions to help Lynn with this.



### 1 CURRENT ACCOUNTS

**Lynn has banked with LloydsTSB for 20 years. She has a Gold Service current account. Her £1,300 salary is paid in each month and Lynn has a £500 overdraft facility that she uses occasionally. In a typical month Lynn's balance fluctuates between about £1,100 in the black to £200 overdrawn. The account pays 0.1 per cent interest on credit balances, and charges 16.5 per cent interest on overdrafts.**

**The Gold Service account has a monthly account fee of £8, which adds up to £96 a year. In return for this substantial fee, it offers a range of benefits, which include annual travel insurance, card protection (which allows you to phone a central number and cancel all your cards if they are lost or stolen), and preferential savings rates.**

**However, if Lynn really wants these benefits, she could get annual worldwide travel insurance for around £40, and credit card protection insurance is available from £9.95 a year. Lynn already gets a better savings rate with her Nationwide savings account so she doesn't use the preferential savings rate. For these reasons we think Lynn could save money by switching to a current account with better rates and no monthly fee.**

**The best interest rates are currently available online. Cahoot pays 4 per cent interest on credit balances, and offers a £250 interest-free overdraft, with rates from 8 per cent interest on additional overdrafts. Intelligent Finance, another online account, offers 3.2 per cent on credit balances and charges 9 per cent on overdrafts. However, if Lynn doesn't fancy an online bank, good rates are also available on the high street. Because Lynn can pay in more than £1,000 a month Alliance & Leicester, Abbey National, Bank of Scotland, and Halifax all offer good rates.**

**If Lynn switched current account, she would save £96 a year in account fees, and could earn around £20 more interest a year. However, if she wants annual travel insurance or card protection, these savings would be reduced to around £70.**

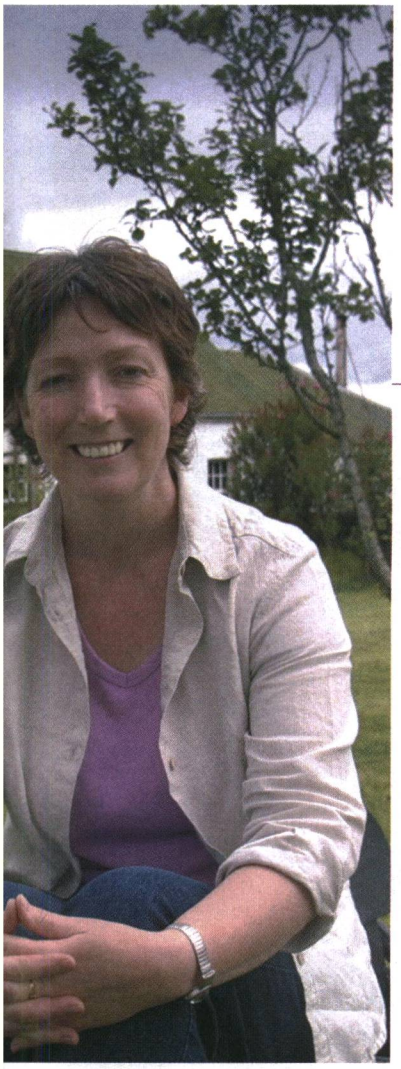
### 2 CREDIT CARDS

Lynn has a Tesco Visa card with a balance of around £2,000, a Laura Ashley store card with a £300 balance, a Marks and Spencer store card with a £150 balance, and a Co-operative Bank gold card with no outstanding balance. Last month, the combined interest on these balances was nearly £40. Lynn pays £150 each month towards these various balances.

Lynn should stop spending on her cards to help her clear the balances. She should also reduce the interest she pays by restructuring her borrowing. Store cards are generally an expensive way to borrow – Lynn is paying 28.7 per cent on her Laura Ashley card and 18.9 per cent on the M&S one. The 14.9 per cent she is charged on her Tesco and Co-op cards isn't that competitive either.

Lynn has three different options for reducing the interest she's paying. She could use her savings to clear some or all of her debt. However, Lynn wants to keep her savings as an emergency fund. Alternatively, she could open a new credit card with a special introductory rate. As we showed in September's 'All Change', p12, there are several cards available at 0 per cent interest for six months. Lynn's £150 a month payments would have to continue but, by cutting the interest payments, Lynn would save an extra £240 over six months, after which she could switch to another deal. The last option is to consolidate all her debts into a cheap personal loan, available at the moment from around 8 per cent APR. This would help structure her repayments, without having to switch credit cards. Lynn prefers this option but, again, she needs to make sure she cuts out credit card spending or she may end up getting further into debt.

PHOTOGRAPHY PHILIP REESON PHOTOGRAPHY



## 3 PERSONAL LOAN

Last year Lynn took out a loan with Alliance & Leicester to buy a car. Just over £6,000 of the loan is still outstanding, and she will pay £173.15 a month until October 2005. The 9 per cent interest rate is fairly competitive. The loan has an early redemption penalty of two months interest (about £90).

If Lynn decides to switch her credit card debt to a new low-rate loan, she could also switch her existing loan at the same time. One of our IFAs thought this was an excellent idea, as it would leave Lynn with just one outstanding debt, with a structured and steady monthly repayment. Lynn would need to borrow around £8,600. In July the best rates available were from Northern Rock (7.8 per cent) and Nationwide (7.9 per cent). If Lynn paid the loan back over four years, she would pay around £210 a month. This compares with the £323 a month she currently pays towards her credit cards and loan each month. Although she will be paying money back over a longer period of time, she should have more disposable income each month which should help her to stop running up more credit card debts. However, if Lynn continues to spend more than she can afford to pay off each month, she might find her total debt growing rather than shrinking.

## 4 MORTGAGE

Lynn's mortgage is with Nationwide and she has just come to the end of a two-year discount period. The interest rate has increased from 2.95 per cent to 4.74 per cent, which means she's now paying an extra £50 a month in interest. Lynn is keen to find another discounted rate, but doesn't want to be tied into a deal for too long. The best two-year discounted rates without extended tie-in periods we found were around 3.9 per cent. Britannia Building Society, Darlington Building Society, Leeds and Holbeck, and Woolwich were all offering around this rate. Switching to one of these deals would save Lynn £25 a month. However, you can incur legal, valuation and arrangement fees when you switch mortgage. These differ between lenders but can easily come to £500 or more. If so, the benefit of saving £600 interest over two years would evaporate. Alternatively, Nationwide offers a discounted rate of 4.09 per cent, and will charge Lynn only a £150 arrangement fee. If she took this option, she would pay £20 a month less and, over the two-year discount period, would save about £165 a year.

Our advisers thought Lynn should also consider a long fixed-rate deal. Although these are generally more expensive in the short term, they provide insurance against interest rate rises. Rates are currently at a 40-year low, so could easily rise over the next five years. If rates go up rapidly, Lynn would really notice the effects on her disposable income.

As Lynn might move house in the near future, she's leaving her options open at the moment.

### ACTION POINTS

- Make debt more manageable – Lynn should consider consolidating all her debts into a personal loan and pay it off over four years to help her stop running up more debts.
- Switch current accounts – Lynn's existing current account is poor value because of its monthly fee. Lynn should move to an account with no fee, better interest rates and lower overdraft charges.

**Possible saving: £120 a year.**

- Take a new discounted mortgage – Lynn could move from Nationwide's standard variable rate to its discounted rate.

**Possible saving: £165 a year**

**Total possible saving: £285 a year, plus Lynn would have more disposable monthly income.**

## 5 SAVINGS ACCOUNTS

We felt that Lynn's cash Isa is an appropriate home for her savings, because of the tax-free nature of Isas. Nationwide's interest rate of 4.25 per cent is competitive – the best rate available at the moment is 4.5 per cent from Cheltenham & Gloucester. It is fairly easy to switch cash Isas so Lynn could move to this better rate, although with a balance of £3,000 the switch would earn her only an extra £7.50 a year.

Lynn's Invest Direct account, also with Nationwide, isn't quite as good value – it pays 3.4 per cent interest. However, Lynn can transfer this balance into her cash Isa. Lynn didn't realise this as she thought there was a £3,000 limit on her Isa balances. However, the £3,000 limit is how much you can pay into an Isa each tax year. Because Lynn hasn't paid any money into the account in the current tax year, she can still pay in up to £3,000. So, she could easily transfer the £500 in her Invest Direct account to her Isa and earn more tax-free interest.

As suggested with Lynn's credit cards, Lynn could use some of her savings to pay off her credit card debt. This would make good financial sense as she's paying more interest in debts than she's making on her savings. However, most financial advisers suggest keeping about three times your monthly salary in savings, so that you have some cash available for emergencies. Three times Lynn's salary is about £4,000, so Lynn wants to keep her savings of £3,500 as an emergency fund.

### SWITCH WITH WHICH?

Like Lynn, many of us could save money by switching to a more competitive current account. Around 70 per cent of us bank with the big four (Barclays, HSBC, LloydsTSB, and NatWest). They all pay a pitiful 0.1 per cent interest on credit balances, and their overdraft rates are nearly double the best available. Added to this, in our last customer satisfaction survey, Barclays, LloydsTSB and NatWest all scored below average for customer service. HSBC was just average.

Our 'No interest campaign' was launched in May this year to encourage more people to switch. Our website, www.switchwithwhich.co.uk lets you compare your current account with our Best Buys, which have competitive interest rates and good customer satisfaction ratings. We work out the true cost, including any account fees, of three spending patterns. You can select accounts offering the access options you want – phone, internet or branch banking.

Early indications from banks suggest that more and more people are switching away from the big four. We'll be reporting on current accounts in more detail in December.

Rates were correct on 26 July 2002

We ask *Which?* readers to give us the lowdown on their new cars. After a few thousand miles, some surprises can crop up

# Any regrets?

The sales spiel tells you only what the maker wants you to know. And many magazine reviews are based on one person driving a specially prepared car – perhaps for a few hours, maybe a few days. So where do you go for the real story?

To get a better idea of what six new cars are like, we conducted in-depth interviews with 60 *Which?* readers, during May to July this year. They told us how they're feeling about their purchase decision after three months of everyday use.

In this part of our regular series, we're looking at the Chrysler Neon, Honda Jazz, Honda Stream, Nissan X-Trail, Suzuki Liana and Toyota Corolla.

They all proved popular with our readers, but each has its particular foibles.

## CHRYSLER NEON

In the States, the Neon is sold as a mass-market small car – a second car for running errands in. But seen through European eyes, it swells to a medium-sized model, and its sense of American panache grows with it.

American cars are traditionally associated with high specification levels. For many, this gave the Neon the edge over other cars on their shortlist – particularly luxury marques such as Volvo and BMW. It has a fairly large engine for a medium-sized saloon, it's packed with gadgets and it's keenly priced. As David Brinkworth says: 'It's well non-European.'

### ON THE ROAD

All ten drivers rate the car as easy to drive. And most think it's a fun drive, too. Its handling – cornering, steering and grip – is good and drivers who have owned the previous model say the handling has improved. John Dixon says it's 'much, much better. More responsive – it doesn't slide about in the same way as the previous Neon did.'

**'I FREQUENTLY GO IN FRIENDS' CARS WHICH COST A LOT MORE THAN THE NEON. AND I'M NOT SO IMPRESSED'** John Pollock

Everyone thought the brakes were good, but there was a word of warning about choosing the right model. One owner of an SE edition – which doesn't have anti-lock brakes (ABS) – said his brakes tend to become spongy a few thousand miles after each service.

One thing that might spoil the driving pleasure is noise. It's generally acceptable at low speeds, but some of our owners found the engine and tyre noise annoying when they put their foot down.

And, at the journey's end, some felt that parking was awkward because of the difficulty of judging the rear of the car.

### ON THE INSIDE

The Neon is an easy car to clamber in and out of, thanks largely to the size of its doors. The size of the car also means that there's plenty of leg- and headroom and people were generally happy with the storage space.

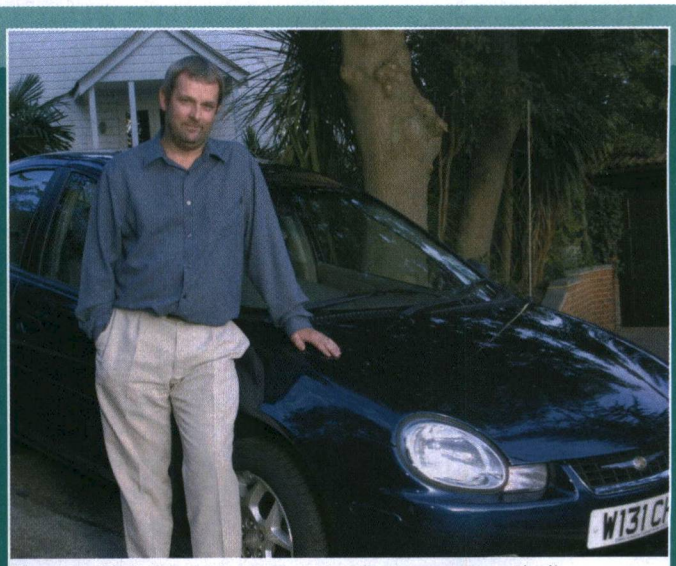
However, a couple of owners of the LX version were disappointed with the interior. Despite a natty leather trim and walnut veneer, they complained about the amount of plastic used and the quality of the upholstery. So look carefully at the exact quality of the finish before you buy – first impressions may be misleading. And, again, there was a warning from our owner of the lower specification Neon SE: 'Quality was slightly less than I had expected. I think it was just the fit of the plastics,' says Gareth Ackroyd. One owner also complained about the central locking, saying that it's irritatingly easy to get locked out.

Happily, some of those all-American touches make up for it. The Neon comes with air-conditioning as standard, and everybody rated it as first class. Praise was also lavished on the heating system. 'The heating will be working by the time I get to the end of my road,' says John Pollock, 'which is no distance at all.'

### AMERICAN DREAM

There were problems for some owners. These range from a squeaky footrest to battery, steering and brake system problems.

But, despite these niggles, nine out of ten owners gave the Neon a ringing endorsement – they're living a bargain-priced American dream.



Lawrie Stubbs: 'It's good value because a lot of extras come as standard'

### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £12,515 to £13,815 |
| Size (l x w) | 4.39m x 1.75m |
| Engine sizes | 2.0-litre petrol |
| Fuel consumption (mpg) | petrol 31.0 to 36.2 |
| $CO_2$ emissions (g/km) | petrol 184 to 217 |
| Brand reliability | Average |
| Safety | Fair |
| Security (theft from car) | 5/10 |

PHOTOGRAPHY ROBIN BECKHAM, POST STUDIO PHOTOGRAPHIC

## HONDA JAZZ

Honda owners are famously loyal to the brand – indeed, one of our testers has driven nothing but Honda Civics since 1980. With the Jazz, Honda's offering something new to its fanbase – a small city car with five doors.

It's a popular strategy with our owners – a remarkable 60 per cent of them gave it ten out of ten. This is thanks to Honda engineers striking an appealing balance between the Jazz's diminutive size – which makes for easy parking and low running costs – and an interior that feels spacious. It's a regular Tardis – even 6'2" Marcus Sterling says there's plenty of room. The design of the interior storage is also fairly cunning: 'There's lots of space,' reckons Keith Cooper, 'and all sorts of pockets.'

But not even Honda can shrink a car without causing problems, and there are a couple of grumbles about the Jazz.

### CITY SLICKER

The Jazz is a city car, best suited to short journeys. It's easy to park, thanks to its petite size and small turning circle, and its handling and cornering are rated highly. The same goes for performance. 'It's excellent,' says Marcus. 'For a 1.4, I think it's very nippy.'

Similarly, there was universal praise for the brakes. The SE and SE Sport models come with a range of systems to enhance braking performance. 'They stop instantly,' says Stephen Faires. But even the owner of the lower specification Jazz S – which doesn't even have an anti-lock braking system (ABS) – praised the brakes as 'faultless'.

However, off its home turf, the Jazz is less perfect. Some people felt there was insufficient luggage space, and quite a few people worried about the ride comfort. Six owners criticised the suspension on the SE and SE Sport, describing the ride as poor. To put it kindly, they found it rather 'sporty'. Marcus Sterling again: 'When you're doing about 30 miles an hour through the villages, you feel every little bump.'

Only two owners were completely happy with the suspension. So make sure your test drive includes a good range of road surfaces.

Unusually for a city car, getting in and out of the Jazz is relatively easy – even for elderly or disabled passengers. As Peter Haile, who often takes his disabled mother-in-law out in the Jazz, comments: 'No problem front or back…the accessibility is good for a disabled person and it's fairly easy to put a wheelchair in the rear seat.'

Inside, visibility is good, front and rear. Only one owner had a problem – 'the main blind spot is probably the pillars. Because they're quite wide, they restrict the forward view.'

Similarly, almost everyone was happy with the layout of the instruments. Only one owner had a problem with them. Ron Corbett can't see the speedometer: 'I can't tell you what speed we're doing – I know it's somewhere between 30mph and 130mph – because the steering wheel gets in the way.'

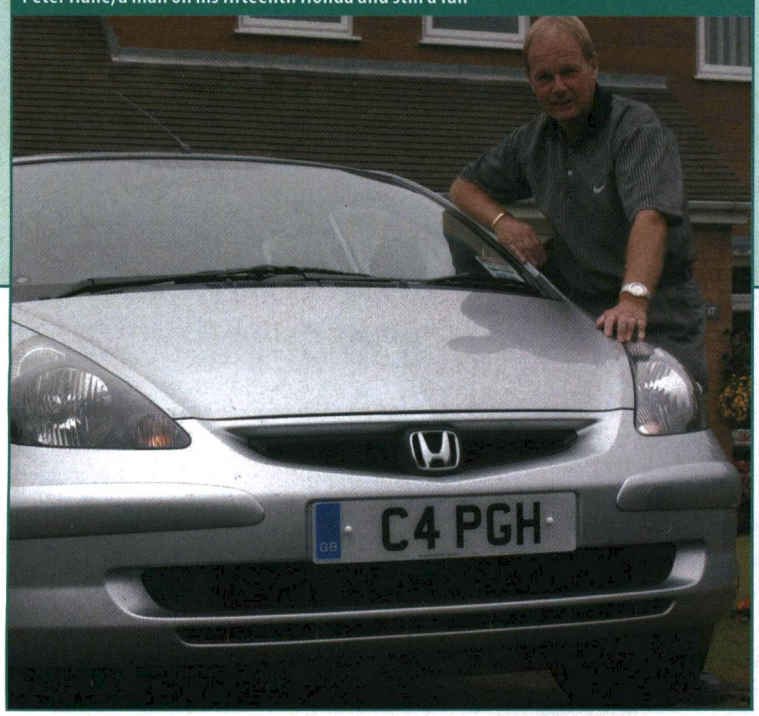
### CHOOSING THE RIGHT SPECIFICATION

Ron owns a Jazz S – which doesn't have adjustable-height seats – so there's no way round this problem. In fact, Ron reckons the lower specification Jazz S is a bad idea all round – no adjustable seat height, no remote keyless entry, and no air conditioning.

Nevertheless, loyalty to the Honda brand seems to have paid off for most. They've wound up with an impressively quiet and responsive car. True to Honda's reputation, the build quality of all our cars was good, with only one problem between them – a driver's side window that didn't work properly. No one else reported so much as a squeak or a rattle.

## 'WE WERE EXTREMELY IMPRESSED. WE'VE BEEN WAITING FOR A CAR LIKE THIS FROM HONDA FOR YEARS' Peter Haile

Peter Haile, a man on his fifteenth Honda and still a fan




### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £8,870 to £12,070 |
| Size (l x w) | 3.83m x 1.88m (inc mirrors) |
| Engine sizes | 1.4-litre petrol |
| Fuel consumption (mpg) | petrol 48.7 to 49.6 |
| $CO_2$ emissions (g/km) | petrol 134 to 137 |
| Brand reliability | Best |
| Safety | Fair |
| Security (theft from car) | 4/10 |

### MORE OWNERS' OPINIONS WANTED

Would you be able to help us in our next survey of new cars? We're looking for views on the following cars: Ford Fusion, new Honda CRV (from February 2002), Mazda 6, new Mercedes-Benz E-class (from August 2002), Renault Avantime, Renault Vel Satis, new Saab 9-3 Sports Saloon (from September 2002), new Seat Ibiza (from May 2002), Skoda Superb, new Vauxhall Vectra (from June 2002), and Toyota Corolla Verso.

If you own one of these cars, please write to Dept AS at our Hertford address (see p57) or e-mail helpwanted@which.net with your name, address, phone number, the exact model of your car, and when you took delivery of it.

## HONDA STREAM

Like the Jazz, the Honda Stream seeks to balance two conflicting ideals – this time the flexibility of an MPV with the agility of a smaller car.

By and large, the plan's paid off. Our drivers were impressed with the 'amazing agility' in a car that can carry such large loads. But, again, it didn't take them long to spot the trade-offs in Honda's balancing act.

### THE TRADE-OFFS

First, there's an inevitable fall-off in carrying space. The rear seats are too small for some adults. And, if you use all seven seats, there's little luggage space. 'If you're taking seven people on holiday, forget it,' says John Fowle.

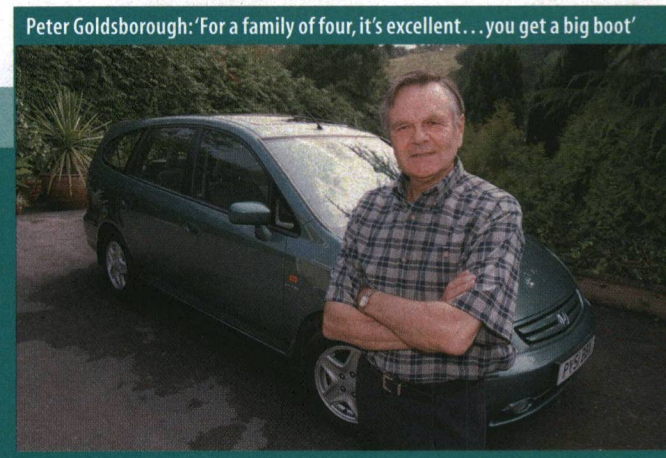
## 'MORE LIKE A CAR THAN A PEOPLE MOVER' Peter Goldsborough

The trade-off for the impressive handling is a solid feel to the suspension, which can impact on the quality of the ride. But, happily, most of our drivers thought that Honda just managed to keep the balance – no one thought the ride was too uncomfortable.

Other than that, almost all the drivers were perfectly happy with the performance of the car. Only David Gardener, the only one of our testers to opt for the 1.7-litre version, had reservations: 'At low revs, it does tend to be sluggish on the acceleration.'

Most of the other criticisms of the Stream were what you'd expect from a car of this size – you can't see all the extremities of the car and reversing can be a pain. But there does seem to be one point particular to the Stream – 'the folding rear seats could be simpler,' commented John Watson. Pearl Chipchase had a similar complaint: 'The back seat doesn't split into two. You have to fold it down completely or not at all. So you can't just have six seats up to leave half the boot space.'

However, despite these niggles, the Stream seems to be another success for Honda. All the owners would recommend the Stream – to the right people. It's a fairly unusual hybrid and well worth a test drive. Honda has gone for a particular compromise of performance against ride, and size against handling, that might not be quite right for everyone.



Peter Goldsborough: 'For a family of four, it's excellent . . . you get a big boot'

### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £14,830 to £17,815 |
| Size (l x w) | 4.57m x 1.93m |
| Engine sizes | 1.7-, 2.0-litre petrol |
| Fuel consumption (mpg) | petrol (both) 31.0 to 36.7 |
| $CO_2$ emissions (g/km) | petrol (both) 183 to 216 |
| Brand reliability | Best |
| Safety | Fair |
| Security (theft from car) | 4/10 |

## NISSAN X-TRAIL

The X-Trail fits neatly into the highly competitive small 4x4 market. It aims to offer some traditional 4x4 attributes – raised driving position, towing power, plenty of interior space – with the on-road manners of a car.

It's not incredibly different from the competition – well-established models such as the Ford Maverick, Land Rover Freelander and Toyota RAV-4 – but some of our owners suggested that it offers better value for money.

### HANDLING AND BRAKING

All owners praised the handling, but it did veer more towards the 4x4 side of the X-Trail's nature. It handles differently from a conventional car because of its high centre of gravity.

All say the car is fun and easy to drive, but prospective owners should consider how the trade-off between 4x4 and car plays out on the road. Obviously, it's particularly suited to rural driving, though it also does well on the motorway. But it's less happy in town: 'It's a bit more of a handful in town. If you're parking that every day, you probably wouldn't buy it,' says Charles Sinclair. 'You don't have the kind of versatility you'd have in a normal car.'

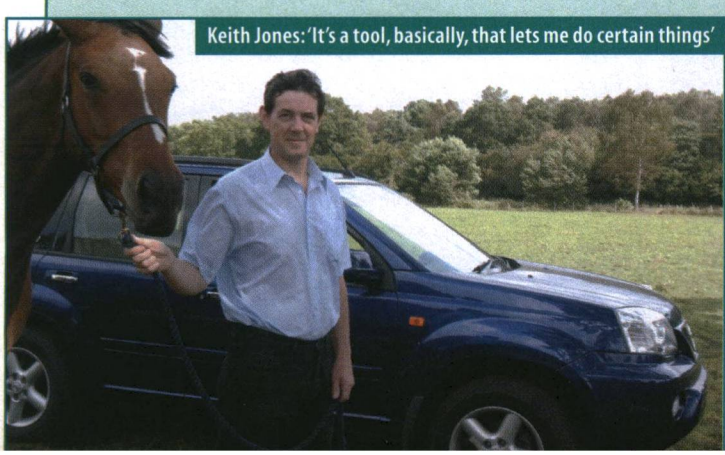
All owners were happy with the braking performance, but there was some concern about the handbrake. 'The hand brake is not very good,' reckons Alexander Middleton. 'You have to pull it up a hell of a long distance and really quite hard to get it to hold.'

### X-RATED

The layout and design of the cabin, and the comfortable seats won praise. 'It's very comfortable. The seats are big and they support you as well,' says John Glassey. Most owners are happy with the interior, though a couple of people mentioned the 'flimsy' cup-holders.

The six-speed gearbox and economic diesel engine were also popular. But, on the downside, noise was an issue for some. Wind noise on motorways, tyre noise on some surfaces and engine noise for the diesel version were all criticised. All told, our owners were delighted with their choice. But because it's competing in an increasingly crowded field, it's worth checking out other small 4x4s carefully before buying.

## 'HALFWAY BETWEEN A MODERN CAR AND AN OFF-ROADER' Keith Jones



Keith Jones: 'It's a tool, basically, that lets me do certain things'

### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £16,570 to £20,715 |
| Size (l x w) | 4.51m x 1.77m |
| Engine sizes | 2.0-litre petrol, 2.2-litre diesel |
| Fuel consumption (mpg) | petrol 28.3 to 30.4, diesel 39.2 |
| $CO_2$ emissions (g/km) | petrol 221 to 237, diesel 190 |
| Brand reliability | Good |
| Safety | Not Assessed |
| Security (theft from car) | Not Assessed |

PHOTOGRAPHY POST STUDIO PHOTOGRAPHIC, NEIL PHILIPS, PAUL THOMAS, STEPHEN WRIGHT

## SUZUKI LIANA

The medium-sized class is flooded with samey, copycat designs. Big manufacturers, such as Ford or Toyota, set the trends for features and size, and everyone else follows sheepishly behind. Against this background, the Liana goes at least some way to marking itself out with its unusual height.

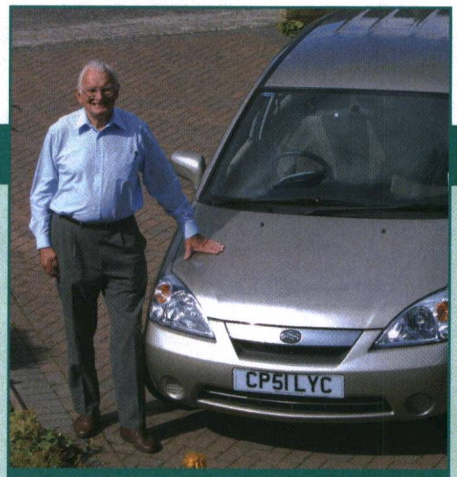
It's a full 12cm (nearly five inches) taller than the Vauxhall Astra, for example. So getting in and out is easy and the leg- and headroom are generous. The height pays dividends for visibility too – all owners thought it was excellent.

That said, the Liana is unlikely to set pulses racing. It's a functional workhorse to do the job in hand, chosen for price and functionality.

### DAMNED WITH FAINT PRAISE

All owners think it's a good all-rounder. And most think it's suitable for motorway driving, with only one dissenting voice questioning the comfort of longer journeys. Some say the ride is a little too firm, but most are more positive about it.

Nearly all owners are happy with the handling, with only two people rating it merely adequate.



Edward Trebble Hunt steps out with his Liana

Edward Trebble Hunt: 'I was aware of the fact that, being higher off the ground, there might be a little more rolling on corners, but there isn't – it's very satisfactory.'

Overall, there's a feeling that the Liana is perfectly adequate and will do most things you ask of it. Only one owner, Michael Cheek, found the ordinariness too much to bear: 'Having driven it a couple of thousand miles, I found it wasn't my cup of tea.' If you just want your tea hot and wet, the Liana might be for you. People with more exotic tastes might look elsewhere.

**'WHAT A JOY TO GET IN AND OUT OF. YOU SIMPLY STEP DOWN OUT OF IT'**
**Edward Trebble Hunt**

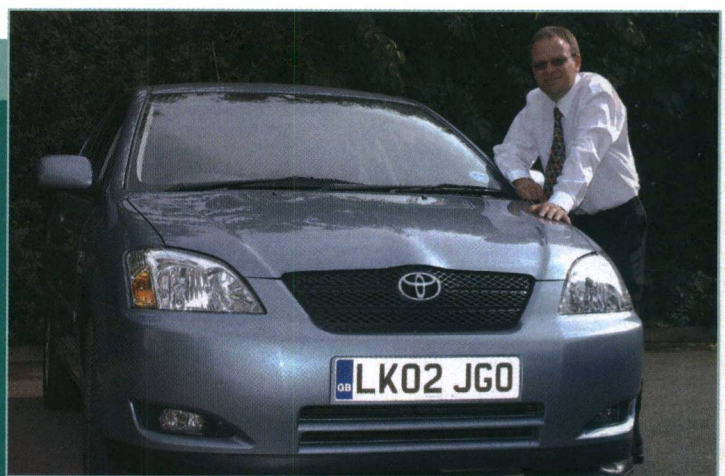
### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £9,830 to £11,705 |
| Size (l x w) | 4.23m x 1.69m |
| Engine sizes | 1.6-litre petrol |
| Fuel consumption (mpg) | petrol 35.8 to 39.8 |
| $CO_2$ emissions (g/km) | petrol 171 to 192 |
| Brand reliability | Best |
| Safety | Fair |
| Security (theft from car) | 1/10 |

## TOYOTA COROLLA

It's difficult to find anyone with a bad word to say about the Corolla. Many were attracted by Toyota's reputation and they weren't disappointed. Ask for weak points, and there's much scratching of heads. But most agree that the main strength of the Corolla is its handling and performance. 'It's quick off the mark if you need to pull away fast,' says Kevin Pratley.

**'TOYOTA HAS A PASSION FOR MAKING DEPENDABLE CARS'**
**William Young**



Kevin Pratley: 'It looks as though it's been built with care, rather than just thrown together'

Everyone reckons the Corolla is fun to drive. Only one owner thinks the acceleration could be better – though he has the smaller capacity 1.4-litre engine. It's an easy car to drive, too, and there were plenty of kind words for the dashboard: 'Everything is to hand,' says Frank Dowsland. 'It's well illuminated at night, but doesn't glare at you.'

Other parts of the interior attracted similar comments. It's fairly spacious: 'Amazing for a small car…two of my boys are six foot and they are fine in the back,' says Annie Hibbert. And most thought the design was excellent. 'Absolutely first-class interior,' says David Waller. 'It exudes quality...you cannot fault it at all.'

### FEW NEGATIVE POINTS

Owners could only think of minor negative points – nothing to deter from their overall favourable impressions. And one couldn't think of any.

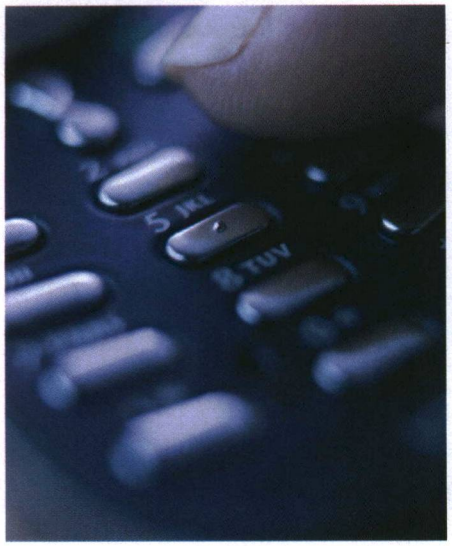
Four owners think the car is a little noisy at high speeds. Annie Hibbert again: 'It's fine at low speeds. At 80 miles an hour, it gets a bit noisy.' But not everyone thinks this is a problem: 'It's noise you would expect from the type of car it is. It's a positive, it's part of the car,' says Graham Russell.

A couple of them thought the boot was too small, and one said his wife had a problem with the lack of seat height adjustment on the passenger side. Two owners – both with the three-door version – mentioned slight problems getting in and out for back-seat passengers. 'The shape of the sports seats means there's a lot sticking out at the sides,' says Graham, 'When you fold the seats forward they don't really go forward a lot.'

There were a handful of problems with build quality, including two complaints about the handbrake. But, in spite of these quibbles, nine of the owners said they'd buy the same car again.

### FACTS AT A GLANCE

| | |
|---|---|
| On-the-road price | £10,650 to £15,315 |
| Size (l x w) | 4.29m x 1.69m |
| Engine sizes | 1.4-, 1.6-, 1.8-litre petrol, 2.0-litre diesel |
| Fuel consumption (mpg) | petrol (all) 34.0 to 42.2, diesel 47.9 to 49.6 |
| $CO_2$ emissions (g/km) | petrol (all) 159 to 198, diesel 153 to 156 |
| Brand reliability | Best |
| Safety | Fair |
| Security (theft from car) | 3/10 |



# GETTING THE MESSAGE

**Texting isn't just for teenagers. It's a simple and cost-effective way of communicating with other mobile phone users**

Do abbreviations such as G2G (got to go), GR8 (great), CUL8R (see you later) leave you :-Q (confused) or :-/ (sceptical)? If so, you may feel that the world of text messaging has passed you by. But if terms like FYI, ASAP or AKA are more familiar, then you're halfway there.

This text 'language' is not a secret code developed exclusively for people under 25. It has evolved simply because a standard SMS (short message service) text message is limited to a maximum of 160 characters. And using these abbreviations also cuts down the time it takes to type out a message, which can be tedious, using the limited number of keys on a mobile phone.

### WHY TEXT RATHER THAN TALK?

There are times when text messaging is better than phoning. You might need only to pass on a short message, or someone may have their phone switched off (or maybe you just don't have time to have a conversation). It may be too noisy to talk, or too public if you have something private to pass on. And in some circumstances, sending a text message can be cheaper than talking or leaving a voice message.

## GETTING STARTED

### 1 SENDING

Sending and receiving a text message is similar to using e-mail. Most mobile phones work in slightly different ways, so you'll probably need to check the instructions for your phone for specific details. However, the basic principles of texting are the same.

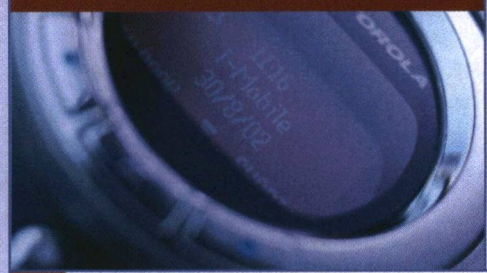
You will generally need to work through the phone's menu to get to the message 'page' (the display on your phone) and find the 'new', 'send' or 'write' message instruction. You then type in a message using the phone keys. For instance, you press the PQRS key once for P, twice for Q, three times for R, and four times for S. (With some phones, you may need to hold the key down until the letters change.)

There are other keystrokes for spaces, punctuation, exclamation marks and changing from upper to lower case. If you can't find these, check your phone's instructions (see 'Getting help', right, if you can't find them).

Once you've written your message, you confirm it's finished, key in the phone number of the person you want to send it to (or find it via your phone's address book) and press 'send'. You should then get confirmation on the screen that the message has been sent.

### 2 RECEIVING

When you receive a text message, your phone will tell you there is a message, or it may display an envelope icon. It may also make a bleep. Your phone may ask if you want to 'read message' or you may have to go to the menu to locate it. Once you've read it, you can choose to reply, save or delete it. Unless you really need it, it's best to delete it because there is a limit to the number of messages your phone can store, and your mailbox can fill up quickly.



### 3 FASTER TEXTING

Tapping in text messages can be laborious, and it's easy to make mistakes. Many phones have a feature called 'predictive text' which can speed things up. With predictive texting, the phone uses a built-in dictionary to try to 'guess' the word you want to use. As you type letters of a word, the phone displays the word it thinks you want – you don't have to press the keys several times to get the correct letter. If it shows the wrong word, you can select from a list of other possible words. For example, if you press the TUV key, then the GHI key and the DEF key, you can then select either 'the', 'tie' or 'vie' as the word you want.

You can also add frequently used words (like places or friends' names) to your phone's dictionary, to further speed up texting.

### 4 GETTING HELP

Finding the right keys for sending messages may not be obvious. The instructions that came with the phone should go through the whole text procedure. If you don't have them, there are other ways of finding out. The Orange website, www.orange.co.uk, provides online instructions for sending and receiving texts on a wide range of its phones. $O_2$ doesn't for now, but it told us it is looking into it. You could also try the website of your phone manufacturer to see if it has online instructions, or ring the company to get another set.

Alternatively, the website www.text.it has instructions on sending and receiving texts for over 50 models of mobile phone.

PHOTOGRAPHY IAIN BAGWELL

## HOW MUCH?

### 1 BASIC COSTS

Sending a text message costs much the same whichever network you're with, although the charges may vary a little depending on which tariff you are on. T-Mobile charges 10p. Vodafone and $O_2$ charge 10p or 12p, depending on the service plan. Most Orange tariffs charge 10p, though a few charge 4p or 5p a text.

With Orange, $O_2$ and Vodafone, you can text someone overseas for the same price (as long as the foreign network is compatible). T-Mobile charges 20p to text foreign networks.

### 2 TEXT 4 LESS

If you find you do a lot of texting, you may want to opt for a tariff that includes some free text messages, such as Vodafone Leisure 200+text 50, which gives you 50 texts a month, or the $O_2$ 100 plan, which includes 100 text messages a month.

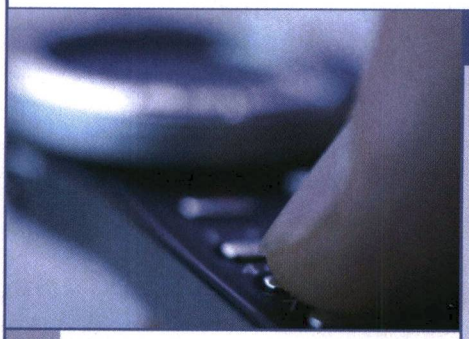
Some networks also sell extra 'bundles' of text messages which work out cheaper per message you send. For example, Orange sells bundles of 30, 60 or 120 text messages a month, which works out at 6.6p a message, and T-Mobile sells packages of 50, 100 or 200 messages, costing 5p to 7p a message.

## WHAT'S NEW

These days, texting has progressed way beyond sending simple messages. You can get updates on your bank account, send text messages to fax machines, receive public service announcements like flood warnings and even vote in elections in some areas.

Some home phones, such as the Amstrad E-m@iler Plus, now have a facility to send text messages to mobiles – see 'Phones that surf the net', *Which?*, April 2002, p15. And the latest MMS (multimedia messaging service) phones can send and receive pictures as well as text and sound, and don't limit a text to 160 characters. See 'Picture imperfect', *Which?*, September 2002, p10, for more about MMS phones.

## ADVANCED TEXTING



### 1 TEXTING FROM A COMPUTER

An alternative to texting from your phone (and less laborious than pressing tiny phone keys) is to send a text message from any computer with internet access.

The four UK mobile phone networks offer a number of free PC-to-mobile text messages a month if you register on their website. Orange and $O_2$ also offer free text messaging to non-customers who register. Alternatively, there is a host of other websites offering a number of free SMS text messages a month to anyone, such as www.lycos.co.uk and www.breathe.com. For instance, with Lycos, you can send five messages a day free – sending more than this costs 3p (bought by pre-paid 'credits').

### 2 GROUP TEXTS

On some phones you can send a single message to a group of people by setting up an online text group – good for arranging a get-together or for relaying news. The networks vary – with T-Mobile, you can include any mobile number, but with Orange your group can include only other Orange pay-monthly users. And bear in mind that you pay for each person the message goes to.

### 3 TEXT POSTCARDS

If you want to send text messages from abroad, check with your network where your phone will work before you leave. The costs will vary but, generally, sending a text is much cheaper than making a call. A text message sent from another European country should cost around 10p to 40p. It's free to receive texts sent from the UK when you are abroad, as long as your network has an arrangement with a network in the country you are in.

### 4 TEXT ALERTS

There are plenty of text information services you can now get, including news and weather, TV guides, horoscopes, film reviews and sports results. These mostly work in one of two ways: either you subscribe to get general daily (or weekly) information updates, for which you pay a few pounds a month, or you can request information on a one-off basis, and are charged for each message sent to you.

For example, Orange charges 12p to receive most general text media messages, and 30p a message for financial and city information. Similarly, with Vodafone (via the www.vizzavi.co.uk website), most text alerts cost 12p to receive, and 24p for city financial closing prices.

### 5 TEXT CHAT

This is similar to chat on e-mail. You can choose a nickname and can chat, anonymously, one-to-one or in a 'chatroom'. But look out for charges for receiving messages – for example, T-Mobile charges the standard10p for each message sent, and also 5p for each message you receive.

### 6 JUNK TEXT

One drawback to text messaging is that you may receive unsolicited messages advertising text or chat services, or even competitions. However, they may neglect to tell you it could cost £1 a minute – or more – to reply. If you receive one, delete it unless you are prepared for the charges. For more about this, see 'Mobile con-texts', *Which?*, July 2002, p4.

## COMMON ABBREVIATIONS

Here are a few examples of common abbreviations to get you started with texting

| | | | | | |
|---|---|---|---|---|---|
| **ABT** | About | **EOD** | End of discussion | **NE1** | Anyone |
| **AFAIK** | As far as I know | **FYI** | For your information | **PCM** | Please call me |
| **B** | Be | **GR8** | Great | **R** | Are |
| **B4** | Before | **IC** | I see | **RUOK?** | Are you ok? |
| **BTW** | By the way | **IOW** | In other words | **U** | You |
| **CUL8R** | See you later | **LOL** | Lots of love | **WHN** | When |
| **DYK** | Do you know | **L8R** | Later | **XLNT** | Excellent |

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on showers and shower screens

# ASK THE EXPERTS

*Victoria Pearson gives advice on shifting limescale, tells you what to do if your water isn't hot enough, and more*

## Not too darned hot

**I can't get hot enough water from my new power shower without turning the dial into the red 'danger' zone. Is there a simple remedy?**
Alison Roper
**Milton Keynes**

**A** If the water is hot enough when you turn the control dial up to what is actually the 'full hot' (not danger) zone, it's likely the problem can be fixed by resetting the maximum temperature of the shower unit. This is a simple job with most showers and is usually covered in the instruction book.

However, it could be that the water supplied by your hot water tank isn't hot enough. It should be set at 12°C above the showering temperature – 60°C should be sufficient, but for safety reasons the cylinder temperature should not exceed 65°C.

## Scale of the century

**How can I remove limescale from my shower screen?**
Peter Jackson
**Ellesmere Port**

**A** The best way to get rid of limescale is to redissolve it using a dedicated bathroom limescale remover that includes a weak acid, like citric, sulphamic or oxalic acids. However, some products can damage bathroom suites, so check it's suitable before use. Follow the instructions, and wear protective gloves.

The best way to prevent limescale is not to allow water to dry on the screen. Use a window cleaner's squeegee or wipe the surface with an absorbent cloth.

Do other members have any tried-and-tested methods of removing limescale? Write to Dept VP at our Hertford address, p57, or e-mail helpwanted@which.net.

## It's obsealete

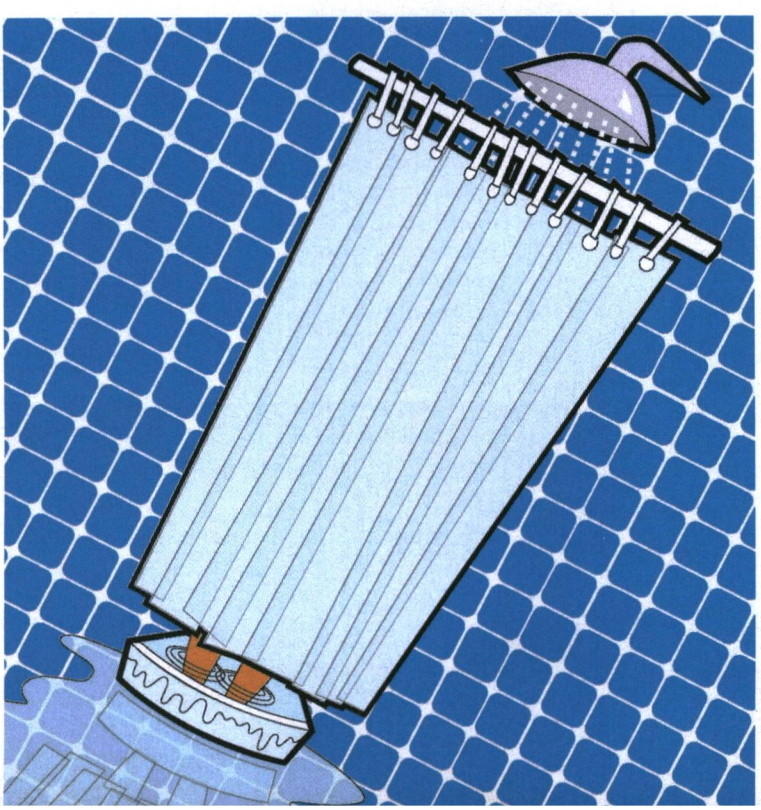
**The rubber seal on my old shower screen needs replacing, but the DIY chain I bought it from doesn't sell it anymore. How can I get another one?**
D Benjafield
**Chelmsford**

**A** The best place to try would be the manufacturers of the shower screen – send a small cross-sectional sample with a request for help. If that doesn't work, or if you can't find out who made it, take a sample of the seal to a local plumbers' merchants. If they don't have one in stock, they will probably be able to identify a generic seal that you could use and will order one for you.

## Poky tray is not OK

**Is it possible to buy non-standard-sized shower trays? I want to replace my poky 700x700mm tray but my space is just short of the standard 1,200mm size.**
H Timms
**Poole**

**A** Many shower tray manufacturers offer a range of different-sized and different-shaped trays and cubicles, including some rectangular ones up to 1,100mm. The Bathroom



### GET IN TOUCH

Our experts are now looking for questions on **eggs, rail travel and ticketing, DIY safety** and **Which? and CA**. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p57, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION SIMON ROGERS

Manufacturers Association (p56) should be able to help. But if you want a tray that will fit exactly, you'll have to get it custom-made. Try a company that specialises in bathing products for elderly people or those with mobility problems, though expect to pay more than for an off-the-peg model. The Disabled Living Foundation's website (see p56) has a list of such companies.

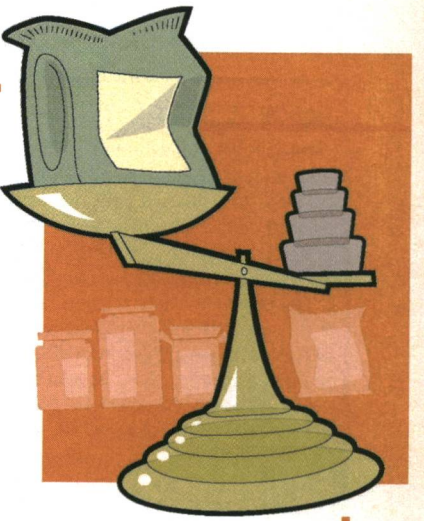
## Combi confusion

**What should I look for when choosing a shower for use with a combination boiler?**
Denise Fenwick
**Southampton**

A Combination boilers heat water direct from the cold water main and supply it at a pressure that is higher than that of a traditional tank-fed system. They're great for getting a nice powerful shower – and you don't need a pump. Your main option is a mixer shower, which has either a manually- or thermostatically-controlled valve. With a manual valve, you can adjust the amount of hot and cold water entering the shower – but bear in mind that sudden changes in temperature can occur when hot or cold water is used elsewhere in the house. A thermostatic control valve automatically regulates the supplies and maintains the temperature for you. Some manufacturers also make showers designed specifically for high-pressure systems. These will maintain a constant temperature even with variations in water pressure.

# WRITE BACK

Share your views with other members



## What's 'e' mean?

**What is the significance of the letter 'e' by the weights or volumes on various products? And what about packages that don't have it?**
S Dow
**by e-mail**

A The 'e' mark is an EU trading device. It means the product will on average be the weight shown (though it may be slightly more or less). There are restrictions on how many packages in any one batch may fall below this amount, and by how much. If there's no 'e' mark, either the packer has chosen not to put it on, or the product is covered by the minimum system and contains at least the stated quantity.

## Accidents abroad

**I had a car accident while in France. My insurer told me that, because I didn't have a green card, my cover had been reduced to third party. How can I settle my claim?**
Mick Squires
**Blackpool**

A You will have to pursue your claim in France and it will be subject to French law. You will need local legal advice on what you can claim for and how long it may take. All policies issued in the UK cover other EU states but, as in your case, cover levels could be lower than in the UK – so check before you go. Though not compulsory in the EU, the green card is recognised as evidence of insurance, so some insurers issue it when cover is extended to match UK levels.

## Detecting an error

**I was surprised to read in your July 'Write back' (p55) that detectors for natural gas can be bought in most DIY stores. When I tried to buy one for my aunt, I had great difficulties finding one. Eventually I got one mail order from BES Plumbing and Gas Supplies.**
Peter Jones
**Woodbridge, Suffolk**

A We're sorry we got this wrong. The major DIY stores don't, in fact, tend to stock natural gas detectors, as there is only a small demand for them. However, as you say, you can get them through BES. Phone 0800 801090 or go to www.bes.ltd.uk.

## Medical records

**Three weeks ago, my wife wrote to her GP asking to see copies of certain medical records. She has not had a reply yet. What are her rights?**
name and address
supplied

A You're entitled to see your medical records under the Data Protection Act. This right of access covers paper and computer files, NHS and private records, and all data regardless of its date. (You may be charged up to £50 for access to paper records.) You should normally be given access within 40 days of your request being received. If your wife hasn't heard by then, she should contact the Information Commissioner who will assess whether the act has been breached. Assessment forms are available by ringing 01625 545745 or online at www.dataprotection.gov.uk.

For what patients think of the service they get from their GP, see our report on p34.

## It's all front to back

**In 'Ring of confidence' (April 2002, p18), you advise fitting the least worn tyres to the rear of your car. I understand the opposite view is common in the industry.**
Jack Haley
**Sydney**

A The industry view used to be that it was better to fit the least worn tyres at the front. The theory was that, if a front tyre punctured, you'd lose control of the steering and therefore of the car. But major tyre manufacturers' tests now show that it's generally easier to control the front axle than the rear, and that a car is more likely to go out of control if something happens to the back tyres.

Coming next in 'Ask the experts': **eggs**

# savingsmonitor

Use this page to find a Best Buy for your savings

## SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

### Easy-access accounts

| | How account is run | Interest rate (% gross)[1] £100 | £1,000 | £5,000 | £10,000 | Min initial deposit(£) | Notice (days) | Cash card |
|---|---|---|---|---|---|---|---|---|
| **Abbey National** eSaver | internet | | 4.25[2] | 4.25[2] | 4.25[2] | 500 | | ✓ |
| **A&L** PhoneSave Premier[3] | phone | 4.15 | 4.15 | 4.15 | 4.15 | 1 | | |
| **Cahoot** Savings | internet | 4.22 | 4.22 | 4.22 | 4.22 | 1 | | |
| **Coventry BS** NetSave Instant | phone | | 4.40 | 4.40 | 4.40 | 500 | | ✓ |
| **Halifax** Web Saver | internet | 4.05 | 4.05 | 4.05 | 4.05 | 1 | | |
| **Newcastle BS** Net Savings | internet | | 4.10 | 4.10 | 4.25 | 1,000 | | |
| **Northern Rock** Tracker Online | internet | 4.35 | 4.35 | 4.35 | 4.35 | 1 | | |
| **Scottish Widows** Instant Transfer | post/tel | 4.05[4] | 4.05[4] | 4.05[4] | 4.10[4] | 100 | | |

### Notice accounts

| | How account is run | £100 | £1,000 | £5,000 | £10,000 | Min initial deposit(£) | Notice (days) | Cash card |
|---|---|---|---|---|---|---|---|---|
| **Legal & General** 50 Day Notice Tracker | post/tel | 4.31 | 4.31 | 4.31 | 4.31 | 1 | 50 | |
| **Nottingham BS** Postal Share | postal | | 4.15[5] | 4.15[5] | 4.15[5] | 1,000 | 75 | |
| **Safeway** Postal Notice | postal | | 4.30 | 4.30 | 4.30 | 500 | 60 | |
| **Scarborough BS** Scarborough 80 | post/tel | 4.30[6] | 4.30[6] | 4.30[6] | 4.30[6] | 100 | 80 | |
| **Scottish Widows** 60 Day | postal | 4.10[4] | 4.10[4] | 4.10[4] | 4.10[4] | 100 | 60 | |

1 Rate before tax 2 Includes a variable rate bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.25 per cent payable for one year 6 Includes a bonus of 0.8 per cent payable for first six months

**All rates correct at 10 September 2002** Based on data supplied by *MoneyFacts*

## MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

| | Cat standard | Interest rate (% gross) £0-£2,999 | £3,000-£5,999 | £6,000-£8,999 | £9,000+ | Minimum initial deposit (£) | Notice (days) | Accepts transfers |
|---|---|---|---|---|---|---|---|---|
| **Abbey National** | | | 4.00 | 4.35 | 4.65 | 3,000 | | ✓ |
| **B'ham Midshires** | ✓ | 3.60 | 4.25 | 4.45 | 4.45 | 1 | 7 | ✓ |
| **Buckinghamshire BS** | | 3.03[1] | 4.08 | 4.33 | 4.53 | 100 | | ✓ |
| **C&G** | | 4.50 | 4.50 | 4.50 | 4.50 | 100 | | ✓ |
| **Hanley Economic BS** | | 3.85 | 4.30 | 4.30 | 4.40 | 1[2] | 30 | ✓ |
| **HSBC** | ✓ | 2.70[3] | 4.35 | 4.35 | 4.35 | 1 | | ✓ |
| **Kent Reliance BS** | ✓ | 4.40 | 4.40 | 4.40 | 4.40 | 1 | | ✓ |
| **Monmouthshire BS** | ✓ | 4.45 | 4.45 | 4.45 | 4.45 | 10 | | ✓ |
| **National Counties BS** | | 3.90[4] | 4.20 | 4.20 | 4.40 | 500 | | ✓ |
| **RBS** | | 3.30[5] | 4.10 | 4.35 | 4.45 | 1 | 60 | |
| **Safeway** | ✓ | 3.60 | 4.00 | 4.35 | 4.65 | 10 | | |
| **Shepshed BS** | | 4.40 | 4.40 | 4.40 | 4.40 | 100 | 60 | ✓ |
| **Stafford Railway BS** | ✓ | 4.35 | 4.35 | 4.35 | 4.35 | 1[6] | | ✓ |
| **Tipton & Coseley BS** | ✓ | 4.35 | 4.35 | 4.35 | 4.35 | 1 | 7 | |

1 3.53 per cent paid on balances of £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.20 per cent paid on balances from £250; 3.95 per cent paid on balances of £2,000 to £2,999 4 3.90 per cent paid on balances of £500 to £2,499 5 3.70 per cent paid on balances of £500 to £2,999 6 Minimum investment for non-locals is £250

**All rates correct at 10 September 2002** Based on data supplied by *MoneyFacts*

## REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in **red**) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual **interest rate** before tax (including bonuses) on balances of **£100, £1,000** and **£2,500**. Most accounts pay the same rate, however much you save.

We give the **minimum** and **maximum payments** you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can **miss deposits**, how many **withdrawals** you can make without losing the interest bonus, and whether you can make **extra payments** in addition to your regular monthly account. **Term** is how long the account runs for (where there is no entry, it means there is no set term).

| | Interest rate (% gross) £100 | £1,000 | £2,500 | Deposits (£) Min payment | Max payment | Conditions Miss deposits | Withdrawals | Extra payments | Term (years) |
|---|---|---|---|---|---|---|---|---|---|
| **Beverley BS** | 5.00 | 5.00 | 5.00 | 10 | 150 | 0 | 0 | | 5 |
| **Birmingham Midshires** | 4.80 | 4.80 | 4.80 | 20 | 1,000 | 0 | 0 | | |
| **Britannia BS** | 4.85 | 4.85 | 4.85 | 20 | 500 | 0 | 1 | | |
| **Chorley & District BS** | 4.35 | 4.35 | 4.35 | 20 | 250 | 0 | 0 | | |
| **Coventry BS** | 4.75 | 4.75 | 4.75 | 10 | 250 | 2 | 0 | | 3 |
| **Furness BS** | 5.00 | 5.00 | 5.00 | 10 | 200 | 2 | 0 | | 5 |
| **Halifax** | 4.80 | 4.80 | 4.80 | 5 | 500 | 1 | 1 | | |
| **Hanley & Economic BS** | 4.80 | 4.80 | 4.80 | 25 | 1,000 | 2 | 1 | | |
| **Leeds & Holbeck BS** | 5.00 | 5.00 | 5.00 | 20 | 500 | 0 | 0 | | 3 |
| **Monmouthshire BS** | 4.85 | 4.85 | 4.85 | 20 | 1,000 | 0 | 0 | | |
| **Yorkshire BS** | 4.60 | 4.60 | 4.60 | 10 | 100 | 0 | 0 | | 3 |

**All rates correct at 10 September 2002** Based on data supplied by *MoneyFacts*

# best buy monitor

Each month, we keep you up to date with the cheapest prices for our current Best Buys. More details on the best places to shop for our Best Buys can be found on the Which? Extra website

WHICH? extra

See Which? Extra for more product and price information at **www.which.co.uk/whichextra**

## RECORDING FROM TELEVISION a buying guide

In the age of DVD recorders and personal video recorders (PVRs), is it worth buying a new VCR?

The answer is a resounding 'yes'. VCRs are now pretty cheap – £140 or so will get you a good model – and so are tapes. For the best picture quality, spend a little more on an S-VHS model.

### VCR or PVR?

PVRs use a built-in hard disk to time-shift recordings. This means that they can 'pause' live TV. If you have satellite TV, we recommend the Sky+ box. If not, TiVO is the best choice.

Both boxes are quite expensive – around £300, plus a monthly £10 subscription – and neither can archive recordings without the aid of a VCR or DVD recorder.

### VCR or DVD?

DVD picture quality is much better than VCR picture quality. The best VCRs would get a mere ◒ when compared with DVD players.

However, DVD recorders are expensive (around £500), as are recordable DVD discs (around £12). And they're likely to stay that way for a while. Also, some formats of recordable DVD might fall by the wayside before too long.

As a stopgap, there's a growing trend for cross-breeding VCRs with DVD players – so just one machine can both play DVDs and record videos (from around £250). We'll be looking at these in our next recording from TV article in January. In the meantime, go ahead and buy a VCR without worrying about future proofing.

### USEFUL VCR RECORDING FEATURES

**Programme delivery control (PDC)** Means that even if a programme runs late, the VCR should still record it correctly.

**VideoPlus** Allows you to program the VCR by typing in the numbers listed alongside programmes in your TV guide. PDC and VideoPlus are only suitable for analogue TV.

**VideoPlus deluxe** Useful if you've got a digital set-top box – but check the VCR is compatible with your box. The VCR controls the set-top box when making timer recordings. This allows you to record from more than one digital channel.

**Scart link recording** If you receive digital TV via a satellite or cable set-top box, then an on-screen 'electronic programme guide' (EPG) can display listings for the next seven days. If the box is linked to a VCR with a Scart link, you can use this EPG to set timer recordings, rather than program the VCR. This makes recording easier. If the schedule changes or a programme overruns, and the EPG is updated, the VCR shouldn't miss it.

### RELIABLE BRANDS

Alba/Bush, Sharp.

### NEXT MONTH

A scanners buying guide, plus Best Buy computer, phone and camera products

| Product | BEST BUY | High st price (£) | Online price (£) | Notes | Last report | Next report |
|---|---|---|---|---|---|---|
| **DVD PLAYERS** | | | | | | |
| | Reoc A3 | 90 | | Exclusive to Safeway. Its sound and picture quality aren't perfect, but it's great value for money | Aug 02 | Dec 03 |
| | Toshiba SD220EB | 179 | 145 | There's no multi-region hack for this model, but some internet suppliers sell a pre-modified version | | |
| **HEADPHONES** | | | | | | |
| Surround sound | Sennheiser RS 65 | 120 | 88 | Surround-sound headphones are always unconvincing, but at least these ones are relatively cheap | Jun 02 | |
| Hi-fi | Grado SR60 | 90 | 66 | Only the best choice if you don't like headphones that surround the ear. Sound leakage is quite high | Jun 02 | |
| | Sony MDRCD480 | 40 | 38 | The best choice for sound and comfort, with reasonable sound leakage | | |
| In-ear | Panasonic RP-HV377 | 18 | 19 | A good choice for listening to speech, and not too uncomfortable. But they may not be very durable | Jun 02 | |
| | Sony MDRED238ML | 22 | 22 | An unusual design that gives good sound quality – especially bass – but is quite uncomfortable | | |
| On-ear with headband | Panasonic RP-HT51 | 9 | | Natty folding design for easy carrying, but the sound quality is no better than the in-ear models | Jun 02 | |
| On-ear no headband | Aiwa HP-EC1 | 10 | | Both the Aiwa and the Philips models are the best choice for personal stereo sound quality | Jun 02 | |
| | Philips SBCHS501 | 17 | | Since our tests, there have been changes to the styling. Model number is now SBCHS510 | | |
| **STEREO SYSTEMS** | | | | | | |
| Compact hi-fi | Denon D-M30/DMD-M30 | 489 | 390 | Price includes £240 for CD, amp and tuner unit, plus £249 for separate minidisc | Oct 01 | |
| | Yamaha CRX-E200/MDX-E100 | 598 | 519 | £399 for the main unit, plus £199 for minidisc. Doesn't have a single power lead, unlike the Denon | | |
| Digital radio tuners | Videologic DRX-601E | 250 | 250 | Since our tests Videologic has changed its name to Pure Digital | May 02 | |
| **SPEAKERS** | | | | | | |
| Bookshelf | B&W DM303 | 180 | 180 | Good sound quality, but remember to allow £40 or so if you don't have good speaker stands | Sep 02 | |
| Floorstanding | Eltax Monitor VII | 180 | 160 | The sound quality on these cheap floorstanders is roughly the same as on the B&W DM303 speakers | Sep 02 | |
| | JBL LX2005 | 400 | | Excellent sound quality. Available in beech, cherry and black ash finishes | | |
| | Tannoy Revolution R3 | 550 | 320 | Excellent sound quality. Available in cherry and black ash finishes | | |
| **TVs** | | | | | | |
| TV/VCR combo | Samsung TI14B7 | 180 | 160 | Has been restyled. Model number is now TI14P7. Not the best on test, but a reasonable cheap option | Feb 01 | |
| Widescreen 28in | Panasonic TX28PL4 | 699 | 600 | Very easy to set up and use. Headphone volume can be set independently of the speaker volume | Sep 02 | Oct 03 |
| Widescreen 32in | Panasonic TX32PL10 | 999 | 780 | Good choice if you notice flicker on TVs because it's a 100Hz model | Sep 02 | Oct 03 |
| | Philips 32PW6006 | 679 | 500 | Good picture quality, but, unlike the other Best Buys, does not have a near-perfectly flat screen | | |
| | Philips 32PW9576 | 1,450 | 1,160 | Better picture quality than our other Best Buys but also worse sound quality. A 100Hz model | | |

Internet prices include delivery. Prices were the cheapest we found, but bear in mind that they can change.
Look out for future reports on personal stereos (Nov 02), home cinema (Nov 02), recording from television (Jan 03), ghetto blasters (Aug 03) and turntables (Oct 03).

# contacts

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu (*W* = member of Which? Web Trader)

**ALL CHANGE** (p12)
Comfigrip iron
08450 777700
www.morphyrichards.co.uk
Evoke-1 01923 260511
www.videologic.co.uk
InVoca remote control
(via Innovations)
0870 908 7070
www.innovations.co.uk

**ASK THE EXPERTS** (p52)
The Bathroom
Manufacturers Association
01782 747123
www.bathroom-
association.org
The Disabled Living
Foundation 0845 130 9177
www.dlf.org.uk

**BEST BUY MONITOR** (p55)
**DVDs**
Reoc 01622 712 548
www.safeway.co.uk
Toshiba 0115 976 6958
www.toshiba.co.uk
**Headphones**
Aiwa 0870 168 9000
www.aiwa.co.uk
Grado www.gradolabs.com
Panasonic 08705 357 357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sennheiser 0800 652 5002
www.sennheiser.co.uk
Sony 08705 111 999
www.sony.co.uk
**Stereo systems**
Denon 01234 741 200
(brochure line)/
01753 888447 (technical
enquiries)
www.denon.com
Videologic (now Pure
Digital) 01923 260511
www.videologic.co.uk
Yamaha 01923 233 166
www.yamaha-audio.co.uk
**Speakers**
B&W 01903 221 500
www.bwspeakers.com
Eltax 01327 860 789
www.eltax.com
JBL 020 8731 4670
www.jbl.com
Tannoy 01236 420199
www.tannoy.com
**TVs**
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Samsung
01952 207100
www.samsungelectronics.
co.uk

**CAR INSURANCE** (p16)
**Best Buys**
A Car Insurance
0870 444 0870
www.a-car-insurance-
website.co.uk
Abbey National
0800 670 650
www.abbeynational.co.uk/
insurance
Admiral 0800 600 800
www.admiral.com
Age Concern
0845 712 5816
Barclays 0800 085 21 22
www.barclays.co.uk
Bluesure
0800 587 7000
www.bluesure.com
Churchill 0800 200 300
www.churchill.com
CIS 08457 46 46 46
www.cis.co.uk
Direct Line *W*
020 8686 3313
www.directline.com
Egg 0870 024 0095
www.egg.com
elephant.co.uk
0870 013 1072
www.elephant.co.uk
esure 0845 603 7873
www.esure.co.uk
Halifax 0845 608 9913
www.halifax.co.uk
Hastings Direct
0800 00 1066
www.hastingsdirect.com
Heath Lambert
01924 207000
Hill House Hammond
0845 300 1978
www.hhh.co.uk
Liverpool Victoria
0800 514 514
www.liverpool-
victoria.co.uk
More Than 0800 300 220
www.morethan.com
Nationwide 0500 30 20 19
www.nationwide.co.uk
NatWest 0800 051 50 55
www.natwest.com
Norwich Union Direct *W*
0800 888 111
www.norwichuniondirect.
co.uk
Prudential 0800 300 300
www.pru.co.uk
Sainsbury's 0800 032 0315
www.sainsburysbank.co.uk
Tesco 0845 300 99 00
www.tescofinance.com
**Online price guides**
Parkers www.parkers.co.uk

**DIGITAL TV UPDATE** (p30)
Daewoo 01189 252577
www.setpal.com
Goodmans 02392 391044
Grundig 01788 536066
Nokia 01793 556000
www.nokia.com
Pace 01274 532000
www.pacefreetoview.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
**Networks**
NTL 0870 900 1503
www.ntl.com
Sky 08702 404080
www.sky.com
Telewest 0500 500 100
www.telewest.co.uk
**Other useful contacts**
Confederation of Aerial
Industries
020 8902 8998
www.cai.org.uk

**GARDEN SECURITY** (p19)
Abus 01758 704704
www.ck-tools.com
B&Q 0845 222 1000
www.diy.com
Draper 023 8049 4333
www.draper.co.uk
Lock Alarm (Route 1 Group)
07000 768831
www.lockalarm.com
Master Lock 01638 668245
www.masterlock.com
Shed Bar (F S B Supplies)
www.fsbsupplies.co.uk
Squire 01922 476 711
www.squirelocks.co.uk
Sterling (Phoenix Security
Products Ltd)
0113 250 3603
www.sterlinglocks.com

**GPs** (p34)
**For information about local health services**
NHS England 0845 46 47
www.nhs.uk/
localnhsservices
NHS Wales 0845 46 47
www.wales.nhs.uk
NHS Scotland
0800 224488
www.show.scot.nhs.uk/
organisations/orgindex.
htm
Central Services Agency
(N Ireland) 028 9032 4431
www.rdo.csa.n-i.nhs.uk
**For medical advice**
NHS Direct 0845 46 47
www.nhsdirect.nhs.uk (for
England)
www.nhsdirect.
wales.nhs.uk (for Wales)
NHS24 www.nhs24.com

**HI-FI SEPARATES** (p38)
Arcam 01223 203200
www.arcam.co.uk
Cambridge Audio
0870 900 1000
www.cambridgeaudio.com
Denon 01234 741200
(answering machine)
www.denon.co.uk
Marantz 01753 680868
www.marantz.com
NAD 01908 319360
www.lenbrook.co.uk
Sony 08705 111999
www.sony.co.uk
Teac 01923 819630
www.teac.co.uk
Technics 08705 357357
www.panasonic.co.uk
Yamaha 01923 233166
www.yamaha-audio.co.uk

**SAVINGS MONITOR** (p54)
**Mini cash Isas**
Abbey National
0845 6000181
www.abbeynational.co.uk
Birmingham Midshires
01902 302 832
www.askbm.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.
co.uk
Cheltenham & Gloucester
0500 246810
www.cheltglos.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Kent Reliance BS
0800 783 4248
www.krbs.co.uk
Monmouthshire BS
01633 844402
National Counties BS
01372 747771
www.ncbs.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway
0800 995 995
Shepshed BS
01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
**Regular savings**
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires
0845 972 0721
www.askbm.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Chorley & District BS
01257 419105
www.chorleybs.co.uk
Coventry BS
0845 766 5522
www.coventrybuilding
society.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax
0845 726 3646
www.halifax.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
Leeds & Holbeck BS
0500 225777
www.leeds-holbeck.co.uk
Monmouthshire BS
01633 844402
Yorkshire BS
0845 120 0100
www.ybs.co.uk
**Savings accounts**
Abbey National
0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Cahoot
www.cahoot.com
Coventry BS
0845 766 5522
www.coventrybuilding
society.co.uk
Halifax 08457 263646
www.halifax.co.uk
Legal & General
0500 111200
www.landg.com
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Nottingham BS
0115 956 4707
www.nottingham-bs.co.uk
Safeway 0800 995995
Scarborough BS
0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk

**STEP-BY-STEP GUIDE** (p50)
O2 www.o2.co.uk
Orange 07973 10050
(customer services)/150
(free, pay-monthly), 451
(pay-as-you-go) for Orange
customers)
www.orange.co.uk
T-Mobile 0845 412 5000
(customer services)/150
(free) for T-Mobile
customers
www.t-mobile.co.uk
Vodafone 07836 191 191
(customer care)/191 (free)
for Vodafone customers
www.vodafone.co.uk

**THERMAL TOPS** (p26)
Berghaus 0191 516 5700
www.berghaus.com
Damart 08708 33 0000
www.damartonline.com
Helly Hansen
0115 960 8797
www.hellyhansen.com
Karrimor 01254 893133
www.karrimor.co.uk
LGT 01268 494444
www.fieldandtrek.com *W*
John Lewis *W*
08456 049 049
www.johnlewis.com
Lands' End 0800 220106
www.landsend.co.uk
Lowe Alpine 01539 740840
www.lowealpine.com
Marks & Spencer
020 7268 1234
www.marksandspencer.
com
Nile/RP Collections
0116 242 6973
www.nile.co.uk (site under
construction when we
went to press – 11.9.02)
North Cape 01786 819700
www.north-cape.com
Odlo 01250 873863
www.odlo.com
Patagonia
00 33 141 10 18 18
www.patagonia.com
Peter Storm 0800 214 890
www.millets.co.uk
Rohan 0870 601 2244
www.rohan.co.uk
Sub Zero 0116 2402634
www.subzero.co.uk
Tog24 01924 409311
www.tog24.com

**TOOLS** (p22)
Bahco 0121 504 5220
www.bahco.com
B&Q 0845 222 1000
www.diy.com
CK 01758 704 704
www.ck-tools.com
Draper 02380 494333
www.draper.co.uk
Focus *W* 0800 436 436
www.focusdiy.co.uk
Homebase *W*
0870 900 8098
www.homebase.co.uk
Richmond 01256 317300
Screwfix 0500 414141
www.screwfix.com
Stanley 08701 650 650
www.stanleyworks.com
Wickes 0870 6089001
www.wickes.co.uk

# CONTACT US

**MEMBERS' HELPLINE**
0845 307 4000

The Helpline team is ready to answer your call Monday to Friday from 8.30am to 8pm and on Saturdays and bank holidays from 9am to 1pm.

PLEASE NOTE
So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

**POST** Membership Services Dept
PO Box 44
Hertford X
SG14 1SH
**E-MAIL** which@which.net
**FAX** 0845 307 4001
**WEBSITE**
www.which.co.uk/whichextra

**OUTSIDE THE UK**
+44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

# WHO WE ARE

**Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.**


**CA's Council of Management**
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# memberbenefits

News and information for members – plus your chance to win a Best Buy hi-fi system

## YOUR CHANCE TO WIN A BEST BUY

### Enter our Best Buy competition, and you could win one of five Sony hi-fi systems

Use this month's hi-fi separates report to answer this question:
**Which component in a hi-fi system has the most impact on sound quality?**

**To enter our hi-fi system competition online, go to www.which.co.uk/whichextra. The closing date is 19 October 2002.**

**Which? members can also send their answers on a postcard, to reach us by the closing date, to 'BB October 02', Which?, PO Box 44, Hertford X, SG14 1SH. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number (which can be found on your Which? Extra membership card as your user name).**

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 19 October 2002 will be entered into the competition. Winners will be informed in writing by 1 November 2002. The first five winners drawn with the correct answer will receive a complete Sony hi-fi system, made up of Best Buy separates from our October report. If the models offered are not available, equivalents will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB October 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 15 November 2002 (please include a stamped addressed envelope). Details will also be given on the website above. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

## Which? Extra

Visit **www.which.co.uk/whichextra** – our new website available exclusively to Which? members

### WHICH? ARCHIVE

At the heart of Which? Extra is an archive of hundreds of *Which?* reports – accessible instantly online. It should let you find the information you want, whenever you want it. Navigate the easy-to-follow categories, or use the search engine on the site to find the advice you want – fast.

### WEB LINKS

The Which? Extra web links directory will take you straight to more than a thousand useful websites relevant to the information in *Which?*. So, for example, if you want to go to the sites of some of the companies from this month's report on thermal tops or to one of the sites that helps you find information about local health services, just go to the site and choose the 'Web links' feature from the 'Extras' pull-down menu.

### E-MAIL UPDATES

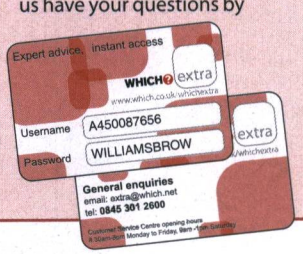
Visit the site and you can register for our fortnightly Which? Extra e-mail newsletter. It will keep you up to date with the latest news from *Which?* and Consumers' Association.

### DOWNLOAD A FACTSHEET

Which? Extra offers extra information, too. All our current factsheets can be downloaded from the site. Look out for our latest factsheet on endowments covering shortfalls and how to complain if you think you were mis-sold.

### ASK US YOUR QUESTIONS

Each month, *Which?* experts go online to answer your questions on a topic from that month's issue. This month the topic is **garden security** (see p19). If you have a question or a comment prompted by the article, e-mail us from the site (go to the 'Ask us' feature from the 'Get involved' menu). Let us have your questions by 11 October and we'll post the questions and answers on the site by 18 October.




### HELP WITH OUR RESEARCH

The site will also contain details of all our current 'help wanted' requests – and give you the chance to e-mail us with details of your experiences. Your input is invaluable – we simply couldn't put *Which?* together without the thousands of responses we receive from *Which?* members each year. So take a look at the details of the areas we're investigating at the moment, and let us know whether you can help.

### HOW ARE WE DOING?

Which? Extra is new – and it's your site. We want to know what you like and what you think we could do better. Use the feedback form (choose 'Your feedback' from the 'Get involved' pull-down menu) to let us know how we can make sure that Which? Extra gives you even more for your subscription.

## SHOPPING OPTIONS – SAVE WITH WHICH?

*Which?* members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

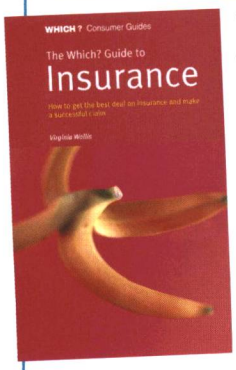
**Value Direct** and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

*Which?* members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference.

Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

**Electrical goods**
**Value direct** 01473 320015
**wol.value-direct.co.uk**
**Unbeatable** 01293 433833
**www.unbeatable.co.uk/which**
**Energy bills**
**www.buy.co.uk/which**
**New cars**
**oneswoop.com** 0845 130 9192
**www.oneswoop.com/partners/which**

## book offer




*The Which? Guide to Insurance* covers all aspects of insurance, including how to cut the cost of your premiums. As well as saving you money on your policies, we'll also save you money on the book itself as, from now until 31 October, we're offering it for £8.99 – that's £2 off its normal price. To order your copy, call 0800 252 100 and quote code INS (WBX02).

## CORRECTION

**'Cross-Channel shopping', September 2002, p14**
The journey times for the Eurostar should all be an hour shorter than shown in the table on p17, as they were based on local departure and arrival times.

# HELP WANTED

**Can you help with our research for future reports? You can respond to Help wanted requests by e-mail to helpwanted@which.net or by post to our Hertford address (see 'Contact us', p57). All current requests are also on Which? Extra at www.which.co.uk/whichextra. Please quote the department shown. We regret that we cannot advise on individual problems.**

### AUTOMATED LIVING

Do you fancy being able to remote control your home? We're looking for a family who would like to have a go at automating some of their appliances – whether it is to set the lighting, heating and pump on the fish tank or to dim the lights, cue the TV and close the curtains from the comfort of your couch. If you'd like to take part, please contact Dept BRW, stating the number and ages of people in your household, why you would like to take part, and whether you have a PC.

### QUESTIONS, PLEASE

Our experts are now looking for questions on: ● eggs (Dept AMB) ● *Which?* and CA (Dept BW) ● train travel and ticketing (Dept PJT) ● DIY safety (Dept AE) ● company pensions (Dept NK) ● ISAs (Dept TF).

### WARRANTIES

Have you felt pressurised into buying a warranty recently, or has a manufacturer or retailer sent you information detailing how you really ought to extend your guarantee? If yes, please send details to Dept SC.

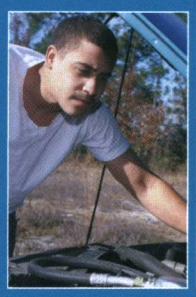
## listen to us

**If you know someone who is blind or partially sighted, they may be interested to learn that *Which?* is also available in audio format, thanks to The Talking Newspaper Association.**

***Which?* is just one of 200-plus national newspapers and magazines offered on cassette, CD-Rom, floppy disk or as computer text by e-mail. For more details, ring 01435 866102.**

# NEXT MONTH IN WHICH?

PERSONAL STEREOS Best Buy CD, MP3 and minidisc players CAR RECOVERY FIRMS We rate AA, RAC and the rest WASHABLE NAPPIES A greener choice – but how easy are they to use?



**PLUS:** BEST BUY HOME CINEMA SYSTEMS; DOUBLE GLAZING COMPANIES RATED; PREPARING FOR RETIREMENT – OUR EXPERTS ADVISE; SWITCHING MORTGAGES; TOP-OF-THE-RANGE CAMCORDERS; FUND SUPERMARKETS; ALCOHOL FACTS AND FICTION; COMPUTERS – HELPLINES AND AFTER-SALES

Coming up in future issues: DISHWASHERS; MOBILE PHONES; BEST BUY CAMERAS; CURRENT ACCOUNTS; CHAMPAGNE; CHRISTMAS CHEESES; BEAUTY GADGETS; MICROWAVE OVENS; PDAs; WASHING MACHINES; COMBINED VCR AND DVD PLAYERS; PENSION ANNUITIES; FOOD PROCESSORS; RETURNING ONLINE GOODS – YOUR RIGHTS; SAVINGS ACCOUNTS; KITCHEN KNIVES

PHOTOGRAPHY GETTYONE STONE, JOE SHEEHAN

# briefcases

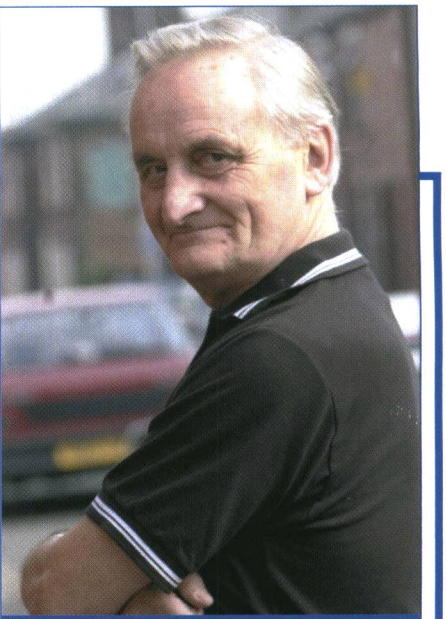
This month, two holiday cases from our lawyers' files

## HAMMAMET HOLIDAY WASH-OUT

**A last-minute holiday to Tunisia that** Frank Dennett saw advertised in his local branch of Going Places seemed just right for him and his wife, so he went in to get more details. The flights were available for the dates he wanted, but the hotel, the Skanes El Hana, wasn't. Frank told Going Places that he would accept accommodation of at least the same standard, provided it wasn't in Hammamet. Going Places offered an Airtours holiday which, it said, would provide accommodation of at least the same standard, but with no guarantee it would be away from Hammamet. On this understanding, Frank booked a holiday at a cost of £498 plus £60 insurance.

When Frank arrived in Tunisia, he found that Airtours had arranged accommodation at the Le Saphir, a hotel in ... Hammamet. Frank wasn't at all happy and so he complained. He felt the facilities were nowhere near comparable to the ones advertised for the Skanes El Hana; the meals were poor and generally cold and the choice of food was limited; the room didn't have a separate WC and bathroom; and three times during the week they were there, water leaked from the toilet on to the bathroom floor.

Frank was unable to resolve his dispute to his satisfaction when he got back to England, so he asked us for help. We wrote to both Going Places and Airtours, setting out Frank's claim. We argued that the standard of the accommodation Frank had been given was below the standard he had contracted for and which Going Places had said it could arrange. When neither Going Places nor Airtours would accept liability, we threatened to take both companies to court. Airtours finally agreed to pay £200 compensation.



Frank had a poor hotel, in a resort he didn't want

### POINT OF LAW

**If something is really important when you book a holiday, you should make it clear that you will not contract with a company unless it guarantees to provide it.**

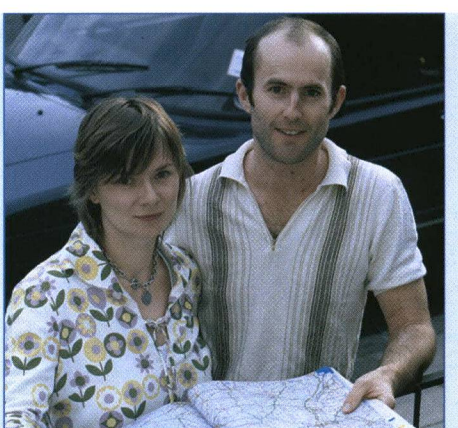
**You can report a company to trading standards for advertising a holiday that doesn't exist.**

PHOTOGRAPHY TERRY MEALEY, JOE SHEEHAN

## DEPARTURE POINT

**Peter Mitchell and his partner Silka** Gerbhardt were going camping in Europe. They wanted to travel around by car so, two days before setting off, rang the AA and booked its five-star breakdown cover for £87.65 for the dates they would be away. They weren't told that, in order to be valid, this policy had to start from the day they left home, not the day they arrived.

On the first day of their holiday, the car broke down while they were on their way to Germany. The local breakdown service towed them to a garage, where mechanics said the car would need extensive repairs. When Peter rang the AA for the go-ahead to get the work done, he was told the policy was invalid because it wasn't dated from the time they had left home. Peter and Silka had in fact left England the day before, to catch the ferry. As they couldn't afford the repairs, the car was written off. They came home, having paid out for car hire, accommodation and flight tickets.



Peter and Silka weren't warned about a crucial clause

Back in England, Peter came to our lawyers who wrote to the AA on his behalf. It refused to accept responsibility and drew attention to the condition regarding departure. We pointed out that Peter and Silka hadn't seen the policy, nor had they been told about this specific clause. We argued that, as this clause could invalidate a claim, the AA had a duty to notify customers of the terms and conditions before they bought the policy. The AA agreed to settle on this basis. It paid for car hire, the airline tickets home, and two nights' accommodation, and also offered compensation for the write-off value of the car – a total of £3,078.

### POINT OF LAW

**An insurance contract should comply with the General Insurance Code. This says, among other things, that an insurance company should explain any significant or unusual restrictions or exclusions, any significant conditions or obligations which you must meet, and the period of cover.**

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.